SANTA CLARA UNIVERSITY



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, https://www.aetna.com/sbcsearch/getpolicydocs?u=080300-110020-102337 or by calling 1-888-982-3862. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the 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> ?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	No.	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.
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> : Individual \$2,000 / Family \$4,000.	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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See http://www.aetna.com/docfind or call 1-888-982-3862 for a list of in- <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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out–of–Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit	Not covered	None
If you visit a health care	<u>Specialist</u> visit	\$20 <u>copay</u> /visit	Not covered	None
provider's office or clinic	<u>Preventive care</u> / <u>screening</u> /immunization	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.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$100 <u>copay</u> /visit	Not covered	None
	Preferred generic drugs	<u>Copay</u> /prescription: \$10 for 30 day supply, \$20 for 60 day supply, \$30 for 90 day supply (retail); \$20 for 31-90 day supply (mail order)	Not covered	Covers 90 day supply (retail & mail order). Includes contraceptive drugs & devices
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at www.aetnapharmacy.com/a	Preferred brand drugs	<u>Copay</u> /prescription: \$25 for 30 day supply, \$50 for 60 day supply, \$75 for 90 day supply (retail); \$50 for 31-90 day supply (mail order)	Not covered	obtainable from a pharmacy, oral fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in- <u>network</u> . Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage. Your cost will be higher for choosing Brand
dvancedcontrolaetna	Non-preferred generic/brand drugs	<u>Copay</u> /prescription: \$50 for 30 day supply, \$100 for 60 day supply, \$150 for 90 day supply (retail); \$100 for 31-90 day supply (mail order)	Not covered	over Generics unless prescribed Dispense as Written.
	Specialty drugs	20% coinsurance	Not covered	All prescriptions must be filled through the Aetna Specialty Pharmacy <u>Network</u> . \$200 maximum <u>copay</u> for each 30 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None

		What You Will PayIn-Network Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need				
	Physician/surgeon fees	No charge	Not covered	None	
If you need immediate	Emergency room care	\$100 <u>copay</u> /visit	\$100 <u>copay</u> /visit	Out-of-network emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.	
medical attention	Emergency medical transportation	\$100 <u>copay</u> /trip	\$100 <u>copay</u> /trip	Out-of-network emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.	
	<u>Urgent care</u>	\$20 <u>copay</u> /visit	Not covered	No coverage for non-urgent use.	
If you have a	Facility fee (e.g., hospital room)	\$250 <u>copay</u> /stay	Not covered	None	
hospital stay	Physician/surgeon fees	No charge	Not covered	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$20 <u>copay</u> /visit; other outpatient services: no charge	Not covered	Other outpatient services: partial <u>hospitalization</u> , intensive programs, behavioral health treatment for pervasive developmental disorder/autism, <u>home health care</u> , electroconvulsive therapy, day treatment, medical treatment for withdrawal symptoms & outpatient monitoring of injectable therapy.	
	Inpatient services	\$250 <u>copay</u> /stay	Not covered	None	
	Office visits	No charge	Not covered	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC	
	Childbirth/delivery facility services	\$250 <u>copay</u> /stay	Not covered	(i.e., ultrasound).	
	Home health care	\$20 <u>copay</u> /visit	Not covered	120 visits/calendar year.	
	Rehabilitation services	\$20 <u>copay</u> /visit	Not covered	None	
If you need help	Habilitation services	No charge	Not covered	None	
recovering or have other	Skilled nursing care	No charge	Not covered	100 days/calendar year.	
special health needs	Durable medical equipment	20% coinsurance	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	No charge	Not covered	None	

			What You Will Pay			
	Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out–of–Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lfarran akildara da dantal	Children's eye exam	Not covered	Not covered	Not covered.		
- 1	If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered.	
		Children's dental check-up	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 excluded services.)				
Cosmetic surgery	 Non-emergency care when traveling outside the 	Routine foot care		
 Dental care (Adult & Child) 	U.S.	 Weight loss programs - Except for required 		
Glasses (Child)	 Private-duty nursing 	preventive services.		
Long-term care	 Routine eye care (Adult & Child) 			

Other Covered Services (Limitations may apply to the	ese services. This isn't a complete list. Please see	your <u>plan</u> document.)
Acupuncture - 20 visits/calendar year for disease,	Chiropractic care - 20 visits/calendar year.	 Infertility treatment - Limited to the

injury & chronic pain.

- Chiropractic care 20 visits/calendar year.
 Hearing aids \$4,000 maximum/24 months.
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition.

Bariatric surgery

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: California Department of Managed Health Care, 1-888-466-2219 (toll-free), 1-877-688-9891 (TDD), http://www.dmhc.ca.gov.

- 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>.
- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-888-982-3862.
- 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</u> <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 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 toll free 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 www.dol.gov/ebsa/healthreform.
- California Department of Managed Health Care, 1-888-466-2219 (toll-free), 1-877-688-9891 (TDD), http://www.dmhc.ca.gov.
- 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>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, 1-888-466-2219 (toll-free), 1-877-688-9891 (TDD), Fax: 916-255-5241, <u>http://www.dmhc.ca.gov</u>, helpline@dmhc.ca.gov

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 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>	\$0
Specialist copayment	\$20
Hospital (facility) <u>copayment</u>	\$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)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$360	

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$20
 Hospital (facility) <u>copayment</u> 	\$250
Other <u>copayment</u>	\$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)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$900	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$920	

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$20
Hospital (facility) <u>copayment</u>	\$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)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$300	

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 California and Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, ancestry, religion, sex, marital status, age, gender, gender identity, sexual orientation 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 race, color, national origin, ancestry, religion, sex, marital status, age, gender, gender identity, sexual orientation or disability, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, Non-HMO, P.O. Box 14462, Lexington, KY 40512, 1-800-648-7817, TTY: 711, Fax: 859-425-3379, CRCoordinator@aetna.com. Civil Rights Coordinator, HMO, P.O. Box 24030, Fresno, CA 93779, 1-800-648-7817, TTY: 711, Fax: 860-262-7705, CRCoordinator@aetna.com.

You can also file a complaint with the California Department of Insurance at <u>www.insurance.ca.gov</u>, or at: Consumer Services Division, 300 Spring Street South Tower, Los Angeles CA 90013, or at 1-800-927-HELP (4357), TDD: 1-800-482-4TDD (4833).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights if there is a concern of discrimination based on the federal protected classes which include race, color, national origin, age, disability, or sex. You can 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, Aetna Health of California Inc., and their affiliates (Aetna).

TTY: 711 Language Assistance:

For language assistance in your language call 1-888-982-3862 at no cost.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.
Amharic -	የቋንቋ አ <i>ገ</i> ል <i>ግሎቶችን ያ</i> ለክፍያ ለ <i>ጣግኘት</i> ፣ በ 1-888-982-3862 ይደውሉ፡፡
Arabic -	مقرل ا عال عال مقرل ا عاجرل ا ، قفلكت يأ نود ةي و غلل ا تامدخل ا على لوصحل 1-888-982-3862
Armenian -	ԱնվՃար լեզվական 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 -	আপনাক বেনিামূকম ভোষা পবকিষাি পপক হেকম এই নম্বক পিবেযক ান রেুন: 1–888–982–3862।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.
Burmese -	သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားပန်ဆောင်မှုများ ရရှိနိင်ရန် 1-888-982-3862 သို့ ဖုန်းခေါ်ဆိုပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862.
Cherokee -	ԱՋՅ⅃ Տ೮ՒԹՅ⅃ ՕՇՅՆՐՂ⅃ Ը АГӘЈ ⅃СЕСѠՂ⅃ ՃӮ, ՕՒℬᲮWᲝᲮ 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 -	Tajaajiiloota 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 -	તમારે કોઇ જાતના ખર્ય વનિા ભાષાની સેાઓની પહોોર્ માટે, કોલ કરો 1-888-982-3862.
Hawaiian -	No ka wala'au 'ana me ka lawelawe 'õlelo e kahea aku i kēia helu kelepona 1-888-982-3862 Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लएि, 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 gasị 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 -	လၢတၢ်ကမၤန္နာ်ကိုဉ်အတၢ်မၤစၢၤအတၢ်ဖံးတာ်မၤတဖဉ်လၢတအိဉ်ဒီးအၦၤလၢကဘဉ်ဟ့ဉ်အီၤအဂ်ီ၊ဘဉ်နှဉ် ကိး 1-888-982-3862 တက္ဂၤ်
Korean -	무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.
Kru-Bassa -	M dyi wuqu-dù kà kò qò ɓĕ dyi mɔ́uń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-888-982-3862.
Kurdish -	ىەرامژ ھب ھكب ىدنھويھپ ،ۆت ۆب نووچىخت بى سەن امز ىرازوگىتىمىزخ ھب نتشىيەگارىخسەد ۆب 3862-982-1888-1
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບື້ເສຍຄື່າຕື້ກັບທີ່ານ, ໃຫ້ໂທຫາເບີ 1-888-982-3862.
Marathi -	कोणत्याही शुल्काशिवाय 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 Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.
Mon-Khmer Cambodian -	ដ ើមបើទទួលបានដវោកមមភាសាដ លឥតគិតថលម្រៃរាប់ដហាកអ៊ុនក ្លូ មុដាទំរូរពែទដាៅកាន់ដលខ 1-888-982-3862។.
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowol doo bą́ą́h ílínígóó kojį′ hólne' 1-888-982-3862.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गनन 1-888-982-3862 मा टेलिफोन गनुनहोस् ।
Nilotic-Dinka -	Të kɔɔr yïn wëër de thokic ke cïn wëu kɔr keek tënɔŋ yïn. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba 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 - Polish -	د <i>ير ی</i> گب سامت 3862-3862 مرامش اب ،ناگيار روط مب نابز تامدخ مب یسرتسد یارب Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.
Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਬਸਿੇ ਮਿਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫ਼ੋਨ ਰਿ।
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-Fulfulde -	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 - Tagalog -	ر المعرفي مان من المعرفي مان من المعرفي من ال Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862.
Telugu -	మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-888-982-3862 కు కల్ చేయండి.
Thai - Tongan -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-888-982-3862. 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 - Urdu - Vietnamese -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-888-982-3862. ںیرک تاب رپ 1-888-982-3862 ےیل ےک ےنرک لصاح تامدخ مقل عتم ےس نابز تمیقلاب۔. 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 ךארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן
Yoruba -	Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-888-982-3862.