Texas Health

⇔aetna: CITY OF BEDFORD

Open Access Managed Plus - HSA

Coverage for: Individual + Family | Plan Type: POS



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, https://www.aetna.com/sbcsearch/getpolicydocs?u=080500-050020-002376 or by calling 1-800-261-2441. 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 1-800-261-2441 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> Designated: Individual \$3,000 / Family \$6,000. Out-of-Network: Individual \$5,250 / Family \$10,500.	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. In- <u>network preventive care</u> is 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 deductibles 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-Network Designated: Individual \$5,000 / Family \$10,000. Out-of-Network: Individual \$15,000 / Family \$30,000.	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 plan doesn't cover & penalties for failure to obtain pre-authorization 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 http://www.myplanportal.com/dse/custom/texashealth aetna or call 1-800-261-2441 for a list of in-network designated providers. Select Open Access Managed Plus.	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</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

080500-050020-002376 Page 1 of 6



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Designated 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% coinsurance	40% coinsurance	None
If you visit a health care	Specialist visit	20% coinsurance	40% coinsurance	None
provider's office or clinic	Preventive care /screening /immunization	No charge	40% coinsurance, except no charge for immunizations up to age 6	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)	20% coinsurance	40% coinsurance	None
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.aetnapharmacy.com/a dvancedcontrolaetna	Preferred generic drugs	Copay/prescription: \$15 for 30 day supply (retail), \$30 for 31-90 day supply (retail & mail order)	50% coinsurance after copay/prescription: \$15 for 30 day supply (retail), \$30 for 31-90 day supply (retail & mail order)	Covers 30 day supply (retail), 31-90 day supply (retail & mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification or step therapy for coverage.
	Preferred brand drugs	Copay/prescription: \$30 for 30 day supply (retail), \$60 for 31-90 day supply (retail & mail order)	50% coinsurance after copay/prescription: \$30 for 30 day supply (retail), \$60 for 31-90 day supply (retail & mail order)	
	Non-preferred generic/brand drugs	Copay/prescription: \$60 for 30 day supply (retail), \$120 for 31-90 day supply (retail & mail order)	50% coinsurance after copay/prescription: \$60 for 30 day supply (retail), \$120 for 31-90 day supply (retail & mail order)	Your cost will be higher for choosing Brand over Generics.
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Applicable cost as noted above for generic or brand drugs	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Designated Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need immediate	Emergency room care	20% coinsurance	20% coinsurance	Out-of-network emergency use paid the same as in-network. No coverage for non-emergency use.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.	
	<u>Urgent care</u>	20% coinsurance	40% coinsurance	No coverage for non-urgent use.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Penalty of \$400 for failure to obtain pre-authorization for out-of-network care.	
nospitai stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: 20% coinsurance	Office & other outpatient services: 40% coinsurance	None	
	Inpatient services	20% coinsurance	40% coinsurance	Penalty of \$400 for failure to obtain pre-authorization for out-of-network care.	
If you are pregnant	Office visits	No charge	40% coinsurance	Cost sharing does not apply for preventive	
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	services. Maternity care may include tests and services described elsewhere in the SBC	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	(i.e., ultrasound). Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.	

			Will Pay	
Common Medical Event	Services You May Need	In-Network Designated Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	20% coinsurance	40% coinsurance	60 visits/ <u>plan</u> year. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Rehabilitation services	20% coinsurance	40% coinsurance	60 visits/ <u>plan</u> year for Physical, Occupational, Speech Therapy & Chiropractic care combined.
If you need bein	Habilitation services	20% coinsurance	40% coinsurance	None
If you need help recovering or have other special health needs	Skilled nursing care	20% coinsurance	40% coinsurance	60 days/ <u>plan</u> year. Penalty of \$400 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	20% coinsurance	40% coinsurance	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	20% coinsurance	40% coinsurance	Penalty of \$400 for failure to obtain pre-authorization for out-of-network care.
If your phild woods dental	Children's eye exam	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered.
o. 0,0 0a.0	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.)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- 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 <u>plan</u> document.)

- Acupuncture 10 visits/<u>plan</u> year for disease, injury & chronic pain.
- Chiropractic care 60 visits/<u>plan</u> year combined with <u>rehabilitation services</u>.
- Hearing aids 1 hearing aid per ear/3 years.
- Infertility treatment Limited to the diagnosis & 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: Texas Department of Insurance, 1-800-252-3439 (Consumer HelpLine), (512) 676-6000 (Local), (800) 578-4677 (Toll-Free), www.tdi.texas.gov/consumer/get-help-with-an-insurance-complant.html.

• 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 www.dol.gov/ebsa/healthreform.

- For more information on your rights to continue coverage, contact the plan at 1-800-261-2441.
- 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 <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 1-800-261-2441. 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.
- Texas Department of Insurance, 1-800-252-3439 (Consumer HelpLine), (512) 676-6000 (Local), (800) 578-4677 (Toll-Free), www.tdi.texas.gov/consumer/get-help-with-an-insurance-complant.html.
- 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 Texas Department of Insurance, Consumer Protection, Mail Code 111-1A, 333 Guadalupe, P.O. Box 149091, Austin, TX 78714-9091, Phone toll-free: 1-800-252-3439, http://www.texashealthoptions.com, Consumer Protection@tdi.texas.gov

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage 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.

080500-050020-002376 **Page 5 of 6**

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)

The plan's overall deductible	\$3,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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

The plan's overall deductible	\$3,000
 Specialist coinsurance 	20%
 Hospital (facility) coinsurance 	20%
Other <u>coinsurance</u>	20%

Mia's Simple Fracture

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

The plan's overall deductible	\$3,000
 Specialist coinsurance 	20%
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	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$3,000	
<u>Copayments</u>	\$10	
<u>Coinsurance</u>	\$1,700	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,770	

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Diabetic supplies (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$3,000	
<u>Copayments</u>	\$400	
<u>Coinsurance</u>	\$80	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$3,500	

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

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

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-261-2441.

The <u>plan</u> 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 1-800-261-2441.

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

Texas Health 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,

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

Fax: 859-425-3379, 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).

Texas Health Aetna is the brand name used for products and services provided by Texas Health + Aetna Health Insurance Company and Texas Health + Aetna Health Plan Inc. Health benefits and health insurance plans are offered and/or insured by Texas Health + Aetna Health Plan Inc. and Texas Health + Aetna Health Insurance Company (Texas Health Aetna). Each insurer has sole financial responsibility for its own products. Texas Health Aetna is an affiliate of Texas Health Resources and of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Texas Health Aetna. Self-funded plans are administered by Texas Health + Aetna Health Insurance Company.

TTY: 711

Language Assistance:

For language assistance in your language call 1-800-261-2441 at no cost.

Albanian - Për shërbime përkthimi falas për ju, telefononi 1-800-261-2441.

Amharic - የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-261-2441 ይደውሉ፡፡

مقرل ا على على الصال ا عاجر ل ا ، مقلكت يأنود من غلل التامدخل العلى على العلى العلى

Armenian - Անվձար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-261-2441 հեռախոսահամարով։

Bahasa-Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-261-2441 tanpa dikenakan biaya.

Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-800-261-2441.

Bengali-Bangala - আপনাক বেনামৃক্য ভোষা প্রক্ষা প্রক্ষা প্রক্ষ এই নম্বক প্রেমক নি রেন: 1-800-261-2441।

Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-800-261-2441.

Burmese - သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားပန်ဆောင်မှုများ ရရှိနိုင်ရန် 1-800-261-2441 သို့ ဖုန်းခေါ် ဆိုပါ။

Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-800-261-2441.

Chamorro - Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-261-2441.

Cherokee - GYAJ SULAAJ OGOLOTJI L AFAJ JCEGWIJ AY, OLABWOL 1-800-261-2441.

Chinese - 如欲使用免費語言服務,請致電 1-800-261-2441。

Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-800-261-2441.

Cushite - Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-261-2441.

Dutch - Voor gratis toegang tot taaldiensten, bell 1-800-261-2441.

French - Afin d'accéder aux services langagiers sans frais, composez le 1-800-261-2441.

French Creole - Pou jwenn sèvis lang gratis, rele 1-800-261-2441.

German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-261-2441 an.

Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-261-2441.

Gujarati - તમારે કોઇ જાતના ખર્ચ વિના ભાષાની સેમિઓની પહોોર માટે, કોલ કરો 1-800-261-2441.

Hawaiian - No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-800-261-2441 Kāki 'ole 'ia kēia kōkua nei.

Hindi - आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, 1-800-261-2441 पर कॉल करें।

Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-261-2441.

lgbo - Iji nwetaòhèrè na oru gasi asusu n'efu, kpoo 1-800-261-2441.

llocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-800-261-2441.

Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-800-261-2441.

Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-261-2441.

Japanese - 言語サービスを無料でご利用いただくには、1-800-261-2441 までお電話ください

Karen - လာတာ်ကမာန္နာ်ကိုြာအတာ်မာစားအတာ်ဖံးတာ်မာတဖဉ်လာတအို် ဒီးအပူးလာကဘဉ်ဟုဉ်အီးအဂ်ီးဘဉ်နှဉ် ကိုး 1-800-261-2441 တက္၏.

Korean - 무료 언어 서비스를 이용하려면 1-800-261-2441 번으로 전화해 주십시오.

Kru-Bassa - Μ dyi wudu-dù kà kò dò bě dyi móuń nì Pídyi ní, nìí, dá nòbà nìà kε: 1-800-261-2441.

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Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບື່ເສຍຄື່າຕື້ກັບທີ່ານ, ໃຫ້ໂທຫາເບີ 1-800-261-2441.

Marathi - कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1-800-261-2441 वर फोन करा.

Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-800-261-2441.

Micronesian Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-800-261-2441. Pohnpeyan -

Mon-Khmer ដ ៊ើម្បីទទួលបានដវោកម្មភាសាដ លឥតគិតថ្លាម្រៃរាប់ដ**ោកអុនក**្ស មុដ**ៅទូរ័ពុទដ**ៅកាន់ដលខ 1-800-261-2441។. Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowol doo bááh ílínígóó koji' hólne' 1-800-261-2441.

Nepali - निःशूल्क भाषा सेवा प्राप्त गनन 1-800-261-2441 मा टेलिफोन गन्नहोस् ।

Nilotic-Dinka - Të koor yin wëër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 1-800-261-2441.

Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-800-261-2441.

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-261-2441.

ديرى گب سامت 2441-261-1-800 هر امش اب ،ناگى ار روط مب نابن تامدخ مب ى سرتسدى ارب

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-261-2441.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-261-2441.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਬਸਿੇ ਮਿਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-800-261-2441 'ਤੇ ਫ਼ੋਨ ਰਿੈ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-800-261-2441.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-261-2441.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-800-261-2441.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-800-261-2441.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-800-261-2441.

Sudanic-Fulfulde - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-800-261-2441.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-800-261-2441.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-261-2441.

Telugu - మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-800-261-2441 కు శల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-261-2441.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-800-261-2441.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-800-261-2441.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-800-261-2441 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-261-2441.

سىرك تاب رپ 2441-261-800-1 عىل عك عنرك لصاح تامدخ مقلعتم عس نابز تمىقلاب.

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-261-2441.

Yiddish - 1-800-261-2441 צו צוטריט רארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wonú awon ise èdè l'ofe fun o, pe 1-800-261-2441.