

FORDHAM UNIVERSITY: Open Choice®

Coverage for: Individual + Family | Plan Type: PPO

Coverage Period: 08/23/2023-08/22/2024



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.aetnastudenthealth.com/ or by calling 1-866-381-1529. 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 1-866-381-1529 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 \$400 / Family \$800. Out-of-Network: Individual \$800 / Family \$1,600.	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. Prescription drugs; plus in-network preventive care are covered before you meet your deductible.	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?	Yes. \$100 for prescription drugs per policy year. There are no other specific deductibles.	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> Individual \$7,350 / Family \$10,000. Out-of-Network: Individual \$10,000 / Family \$20,000.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket</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?	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 network provider?	Yes. See www.aetna.com/docfind or call 1-866-381-1529 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 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 before</u> 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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical		What You Will Pay		Limitations Franchisms 9 Other Immediate
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
If you visit a health care <u>provider</u> 's office or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> after \$20 <u>copay</u> /visit	40% coinsurance after \$40 copay/visit	None
	Specialist visit	20% <u>coinsurance</u> after \$20 <u>copay</u> /visit	40% <u>coinsurance</u> after \$40 <u>copay</u> /visit	None
	Preventive care /screening /immunization	No charge	30% coinsurance except no charge for well child & immunizations up to age 19	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% <u>coinsurance</u> after \$20 <u>copay</u> /visit	40% <u>coinsurance</u> after \$40 <u>copay</u> /visit	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after \$20 <u>copay</u> /visit	40% <u>coinsurance</u> after \$40 <u>copay</u> /visit	None
If you need drugs to treat your illness or condition	Generic drugs	Copay/prescription, after specific deductible: \$15 (retail)	30% <u>coinsurance</u> , after specific <u>deductible</u> (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-
	Preferred brand drugs	Copay/prescription, after specific deductible: \$40 (retail)	30% <u>coinsurance</u> , after specific <u>deductible</u> (retail)	
More information about prescription drug coverage is available at https://www.aetna.com/i	Non-preferred brand drugs	Copay/prescription, after specific deductible: \$60 (retail)	30% <u>coinsurance</u> , after specific <u>deductible</u> (retail)	<u>network</u> .
ndividuals- families/pharmacy.html	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Applicable cost as noted above for generic or brand drugs	First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% coinsurance	None
surgery	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	None
If you need immediate	Emergency room care	20% <u>coinsurance</u> after \$200 <u>copay</u> /visit	20% <u>coinsurance</u> after \$200 <u>copay</u> /visit	No coverage for non-emergency use.
medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None

Common Medical Event	Services You May Need	What Your In-Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	<u>Urgent care</u>	20% <u>coinsurance</u> after \$20 <u>copay</u> /visit	40% <u>coinsurance</u> after \$40 <u>copay</u> /visit	No coverage for non-urgent use.
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Pre-authorization required for out-of-network care.
stay	Physician/surgeon fees	20% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance	Outpatient services	Office: 20% coinsurance after \$10 copay/visit; other outpatient services: 0% coinsurance	Office: 40% coinsurance after \$20 copay/visit; other outpatient services: 0% coinsurance	None
abuse services	Inpatient services	20% coinsurance	50% coinsurance	Pre-authorization required for out-of-network care.
	Office visits	No charge	30% coinsurance	Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% coinsurance	ultrasound.) <u>Pre-authorization</u> for out-of- network care may apply.
	Home health care	20% <u>coinsurance</u> deductible doesn't apply	50% <u>coinsurance</u> deductible doesn't apply	None
	Rehabilitation services	20% coinsurance	50% coinsurance	Includes Physical, Occupational & Speech
If you need help	Habilitation services	20% coinsurance	50% coinsurance	Therapy.
recovering or have other special health	Skilled nursing care	20% coinsurance	50% coinsurance	<u>Pre-authorization</u> required for out-of-network care.
needs	Durable medical equipment	20% coinsurance	50% coinsurance	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	20% <u>coinsurance</u>	50% coinsurance	<u>Pre-authorization</u> required for out-of-network care.
If your child needs dental or eye care	Children's eye exam	No charge	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	1 routine eye exam/ <u>plan</u> year. Covered through end of month turning age 19.
	Children's glasses	No charge	30% coinsurance, deductible doesn't apply	1 pair of glasses or lenses/ <u>plan</u> year. Covered through end of month turning age 19.
	Children's dental check-up	No charge	30% coinsurance	Covered through end of month turning age 19.

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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)

- Long-term care
- Private-duty nursing

- Routine eye care (Adult)
- 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
- Chiropractic care

- Hearing aids 1 hearing aid per ear/24 months.
- Infertility treatment
- Non-emergency care when traveling outside the U.S.

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: Department of Financial Services, Consumer Assistance Unit, 800-342-3736, http://www.dfs.ny.gov/consumer/fileacomplaint.htm.

- For more information on your rights to continue coverage, contact the plan at 1-866-381-1529.
- State Consumer Assistance Program, if other than state insurance department contact Community Health Advocates, Community Service Society of New York, 633 Third Avenue, 10th Floor, New York, NY 10017, 1-888-614-5400, http://www.communityhealthadvocates.org/.

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 1-866-381-1529.
- Department of Financial Services, Consumer Assistance Unit, 800-342-3736, http://www.dfs.ny.gov/consumer/fileacomplaint.htm.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact Community Health Advocates, Community Service Society of New York, 633 Third Avenue, 10th Floor, New York, NY 10017, 1-888-614-5400, https://www.communityhealthadvocates.org/.

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

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ 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	\$12,800
In this example, Peg would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$0
Coinsurance	\$2,400
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,860

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

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$500
Copayments	\$1,300
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,020

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$1,900	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$400	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$700	

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 1-866-381-1529.

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 1-866-381-1529 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-866-381-1529.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-866-381-1529 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-866-381-1529

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-866-381-1529 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-866-381-1529 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-866-381-1529 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামূল্যে 1-866-381-1529-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-866-381-1529 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-866-381-1529 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-866-381-1529.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-866-381-1529 sin gåstu.

Cherokee - $\theta \omega y \theta s \psi h \omega J J h \omega s \phi y \theta t T (GWY) \phi b W \phi t s 1-866-381-1529 o \phi t c a f \omega J degra h pro.$

Chinese - 欲取得繁體中文語言協助, 請撥打1-866-381-1529, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-866-381-1529.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-866-381-1529 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-866-381-1529.

French - Pour une assistance linguistique en français appeler le 1-866-381-1529 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-866-381-1529 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-866-381-1529 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-866-381-1529 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહ્રાય માટે કોઈ પણ ખર્ચ વગર 1-866-381-1529 પર કૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-866-381-1529. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-866-381-1529 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-866-381-1529.

lbo - Maka enyemaka asusu na Igbo kpoo 1-866-381-1529 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-866-381-1529 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-866-381-1529.

Japanese - 日本語で援助をご希望の方は、1-866-381-1529 まで無料でお電話ください。

Karen - လာတစ်မာစားတစ်ကတိုးကျိုဉ်အင်္ဂ ကျိုဉ် ကိုး 1-866-381-1529 လာတအိုဉ်ဒီးတစ်လာ၁်ဘူဉ်လာ၁်စာသည်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-866-381-1529 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsoó-wuduùn wee, dá 1-866-381-1529

برای راهنمایی به زبان فارسی با شماره 1529-381-1866 به خورایی پهیوهندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ-866-381-1529 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - कोणत्याही श्ल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-855-821-9720 वर फोन करा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-866-381-1529 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-866-381-1529 ni sohte isais.

Mon-Khmer, សម្សាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-866-381-1529 ដោយឥតគិតថ្លប់។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-866-381-1529

Nepali - (नेपाली) मा निःश्ल्क भाषा सहायता पाउनका लागि 1- ⁸⁶⁶⁻³⁸¹⁻¹⁵²⁹ मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kupony ë thok ë Thuonjän col 1-866-381-1529 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-866-381-1529 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-866-381-1529 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-866-381-1529 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 1529-381-186-186 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-866-381-1529.

Portuguese - Para obter assistência linguística em português ligue para o 1-866-381-1529 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-866-381-1529

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-866-381-1529.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-866-381-1529 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-866-381-1529.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-866-381-1529.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-866-381-1529. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-866-381-1529 bila malipo.

Syriac - K == K == 1-866-381-1529 apr - 1-866-381-1

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-866-381-1529 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-866-381-1529 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-866-381-1529 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-866-381-1529 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-866-381-1529 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-866-381-1529.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-866-381-1529.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، بر بات کریں۔ Urdu - 1-877-481-4161

Vietnamese - Đê 'được hố trở ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đên số '1-866-381-1529.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-866-381-1529 פאר שפראך הילף אין אידיש רופט

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-866-381-1529 lái san owó kankan rárá.