

Welcome to the UnitedHealthcare Student Resources Student Health Insurance Plan for Denison University.



This plan is underwritten by UnitedHealthcare Insurance Company.

Who is Covered?

The Master Policy covers students who have met the Policy's eligibility requirements (as shown below) and who:

- 1. Are properly enrolled in the plan, and
- 2. Pay the required premium.

All students who are registered are automatically enrolled in this insurance plan, unless proof of comparable coverage is furnished. Dependents are not eligible to enroll in this insurance plan.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

Where can I get more information?

Please read the certificate of coverage to determine whether this plan is right before you enroll. The certificate of coverage provides details of the coverage including benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the University and may be viewed at www.uhcsr.com. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2024-1083-1. The policy is a Non-Renewable One-Year Term Policy.

Please contact Customer Service with any questions about the plan at 888-799-7716. The Insured can also write to the Company at:

UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025

Or by email: customerservice@uhcsr.com

Who is Eligible?

All registered full-time students are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students will need to opt-in or waive the coverage.

Students who do not take an action to Waive or Enroll before the waiver deadline will be automatically enrolled in the Student Health Insurance Plan and the premium will be added to the student's tuition fees.

Dependents

Dependents are not eligible.

Coverage Dates and Plan Costs				
Coverage Start Date	Coverage End Date Waiver/Enrollment De			
08/01/2024	07/31/2025	07/23/2024		
Effective Date	08/01/2024 – 07/31/2025			
Annual Rate	\$1,563.00			

NOTE: The amounts stated above include certain fees charged by the school you are receiving coverage through. Such fees include amounts which are paid to certain non-insurer venders or consultants by, or at the direction of, your school.

Waiving Coverage

Denison University requires all registered full-time students to carry personal health insurance. If you are currently covered by comparable health insurance coverage until the end of the academic year, you may be able to waive automatic enrollment in the school-sponsored plan. To waive your school's coverage, follow these simple steps:

- 1. Have your school ID number and current insurance information available
- 2. Go to studentcenter.uhcsr.com
- 3. Follow the prompts and fill out your information

Key Plan Benefits

UnitedHealthcare Student Resources

METALLIC LEVEL - PLATINUM WITH ACTUARIAL VALUE OF 93.090%

Preferred Providers: The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: <u>UHC Choice Plus</u>

Student Health Center Benefits: The Deductible and Copays will be waived, and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center. Policy Exclusions and Limitations do not apply.

	Preferred Providers	Out-of-Network Providers		
Plan Maximum				
Overall Plan Maximum	There is no overall maximum dollar limit on the policy			
Coinsurance	90% of Allowed Amount for Covered Medical Expenses	80% of Allowed Amount for Covered Medical Expenses		
Annual Deductible				
Individual	\$100 Per Insured Pe	rson, per Policy Year		
Maximum Out-of-Pocket				
Individual	\$2,500 Per Insured Person, per Policy Year			
Physician Office Visit				
Primary Care	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Specialty Care	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Telehealth	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Allergy Testing	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Preventive Care				
Adult Periodic Exams	100% of Allowed Amount (dw)	80% of Allowed Amount after Deductible		
Well-Child Care	100% of Allowed Amount (dw)	80% of Allowed Amount after Deductible		
Diagnostic Services				
X-ray and Lab Tests	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Complex Radiology	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Urgent Care Facility	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Emergency Room Facility Charges	90% of Allowed Amount after Deductible			
Inpatient Facility Charges	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Outpatient Facility and Surgical Charges	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		

Mental Health				
Inpatient	90% of Allowed Amount after Deductible	 80% of Allowed Amount after Deductible		
Outpatient	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductibl		
Substance Use Disorder				
Inpatient	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Outpatient	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Other Services				
Gender Transition Benefit (pre-certification required)	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Home Health Care Expenses (pre-certification required)	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Home Health Care Expenses Maximum Visits Per Policy Year	100	100		
Hospice Care Coverage	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Acupuncture Services (Medically Necessary Treatment Only)	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Acupuncture Services Max Visits Per Policy Year	30	30		
Chiropractic Care Benefit	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Chiropractic Care Benefit Maximum visits per Policy Year	30	30		
Non-emergency Care While	90% of Allowed Amou			
Traveling Outside of the United States	Subject to \$10,000 max 100% of Allowed			
Medical Evacuation Expense	Subject to \$50,000 max	rimum per Policy Year		
Repatriation Expense	100% of Allowed Amount (dw) Subject to \$50,000 maximum per Policy Year			
Emergency Services, Ambulance and				
Emergency Services in an emergency department for Emergency Medical Conditions.	90% of Allowed Amount after Deductible			
Emergency Ambulance Service ground and/or air, (fixed wing and rotary wing), water, transportation	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		

Non-Emergency Ambulance Expenses ground and/or air (fixed wing and rotary wing) transportation Pre-Certification Required for nonemergency air Ambulance (fixed wing and rotary wing) Pediatric Dental (up to age 19)	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Type A – Basic Services (1 exam every 6 months)	100% of Allowed Amount			
Type B – Intermediate Services	80% of Allowed Amount			
Type C – Major Services	50% of Allowed Amount			
Type D: - Medically Necessary Orthodontic Services - General Services	50% of Allowed Amount			
Pediatric Vision (up to age 19)				
Exam – Once Per Year	100% of Allowed Amount			
Lenses – Once Per Year - Single Vision - Bifocal - Trifocal - Lenticular	100% of Allowed Amount			
Frames – Once Per Year	100% of Allowed Amount			
Contacts – Once Per Year	100% of Allowed Amount			
Adult Vision (age 19 and older)				
Exam – Once Per Year	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Lenses & Frames OR Contacts (Once Per Year)	90% of Allowed Amount after Deductible	80% of Allowed Amount after Deductible		
Retail Pharmacy (up to 31 Day Supply)				
Tier 1	\$10 copay (dw)	\$10 copay (dw)		
Tier 2	\$25 copay (dw) \$25 copay (dw)			
Tier 3	\$50 copay (dw) N/A			





Voluntary Dental and Vision Benefits

Denison University offers students voluntary dental and vision benefits through UnitedHealthcare. Students will be able to purchase a plan option that works best for them at an additional charge. The plan options include a vision only plan, a dental only plan, and a dental & vision bundle plan. It is important to note that these plans are independent and in addition to your student health insurance plan should you choose to purchase one. Please visit www.uhone.com/uhcsa for more information and pricing.

Voluntary Dental	Plan 1000	Plan 2000		Plan 3000	
Waiting Period	None	None, except for implants		None, except for implants	
Deductible	\$100	\$100		\$100	
Maximum	\$1,000	\$2,000		\$3,000	
Preventive (2 exams and cleanings per policy year)	100% (dw)	100% (dw)		100% (dw)	
Basic Services (includes simple filings)					
First Policy Year	They Pay: 60% after deductible	They Pay: 60% after deductible		They Pay: 60% after deductible	
Second Policy Year and After	They Pay: 80% after deductible	They Pay: 80% after deductible		They Pay: 80% after deductible	
Major Services (includes bridges, crowns, dentures, extractions, partials, root canals)					
First Policy Year	They Pay: 15% after deductible	They Pay: 15% after deductible		They Pay: 15% after deductible	
Second Policy Year and After	They Pay: 50% after deductible	They Pay: 50% after deductible		They Pay: 50% after deductible	
Implants (12 month waiting period) \$1,500 Implant Maximum Lifetime Benefit	Not Covered	They Pay: 50% after deductible		They Pay: 50% after deductible	
Voluntary Vision	In-Network		Out-of-Network		
Exam – Once Per Year	You Pay: \$0 They Pay: 100%		They pay up to \$50 allowance		
Lenses and Frames – Once Per Year					
Single-Vision Lenses	You Pay: \$10 copay They Pay: 100% after copay		They Pay: Up to \$40 allowance		
Bifocal-Lined Lenses	You Pay: \$10 copay They Pay: 100% after copay		They Pay: Up to \$60 allowance		
Trifocal-Lined Lenses	You Pay: \$10 copay They Pay: 100% after copay		They Pay: Up to \$80 allowance		
Frames	They Pay: up to \$150 allowance		They Pay: Up to \$75 allowance		
Contacts – Once Per Year	You Pay: \$10 copay They Pay: up to \$150 allowance		They Pay: Up to \$105 allowance		

Exclusions and Limitations

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; b) treatment, services or supplies for, at, or related to any of the following:

- 1. Acupuncture.
- 2. Cosmetic procedures. Cosmetic procedures are primarily intended to preserve, change, or improve the Insured Person's appearance, including surgery or treatments to change the size, shape, or appearance of facial or body features (such as the Insured's skin, nose, eyes, ears, cheeks, chin, chest, or breasts). This exclusion does not apply to:
 - o Benefits specifically provided in the Policy for Reconstructive Procedures.
 - Myocardial infarction.
 - Pulmonary embolism.
 - o Thrombophlebitis.
 - o Exacerbations of co-morbid conditions.
- 3. Custodial Care.
 - Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
 - Extended care in treatment or substance abuse facilities for domiciliary or Custodial Care.
- 4. Any dental treatment not specifically provided for in the Policy.
- 5. Elective Surgery or Elective Treatment.
- 6. Examinations related to research screenings.
- 7. Foot care for the following:
 - Flat foot conditions.
 - Supportive devices for the foot.
 - Subluxations of the foot.
 - o Fallen arches.
 - Weak feet.
 - Chronic foot strain.
 - Routine foot care including the care, cutting and removal of corns, calluses, toenails, and bunions (except capsular or bone surgery).

This exclusion does not apply to preventive foot care due to conditions associated with metabolic, neurologic, or peripheral vascular disease.

- 8. Health spa or similar facilities. Strengthening programs.
- 9. Hearing aids or exams to prescribe or fit them.
- 10. Hypnosis.
- 11. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
 - o Return of Minor Children
 - Repatriation of Remains
- 12. Investigational services
- 13. Marital counseling
- 14. Direct participation in riot or civil disobedience, nuclear explosion, or nuclear accident. Commission of or attempt to commit a felony
- 15. Physical exams and immunizations required for enrollment in any insurance program, as a condition of employment, or for licensing.
- 16. Prescription Drugs, services or supplies as follows:

- Therapeutic devices or appliances, including: hypodermic needles, syringes, support garments and other non-medical substances, regardless of intended use, not specifically provided for in the Policy.
- o Immunization agents, except as specifically provided under Preventive Care Services.
- Drugs labeled, "Caution limited by federal law to investigational use" or experimental drugs.
- o Products used for cosmetic purposes.
- o Drugs used to treat or cure baldness. Anabolic steroids used for body building.
- o Anorectics drugs used for the purpose of weight control.
- o Fertility agents or sexual enhancement drugs.
- o Growth hormones.
- Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
- 17. Reconstructive procedures, except as specifically provided in the benefits for Reconstructive Procedures.
- 18. Reproductive services for the following:
 - Cryopreservation of reproductive materials. Storage of reproductive materials.
 - Fertility tests.
 - o Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception.
 - o Impotence, organic or otherwise.
 - o Reversal of sterilization procedures.
- 19. When the Policyholder has a Student Health Center, services provided by the Student Health Center for which the Insured Person has no legal obligation to pay.
- 20. Naturopathic services.
- 21. Surgical treatment of gynecomastia.
- 22. Services provided by any Governmental unit, unless otherwise required by law or regulation.
- 23. War or any act of war, declared or undeclared; or while in the armed forces of any country (a prorata premium will be refunded upon request for such period not covered).
- 24. Weight management. Weight reduction. Nutrition programs. Treatment for obesity. Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in benefits for Preventive Care Services.

UnitedHealthcare Global: Global Emergency Services

If you are a student insured with this insurance plan, you are eligible for United Healthcare Global Emergency Services.

International Students: You are eligible to receive United Healthcare Global services worldwide, except in your home country.

Domestic Students: You are eligible when 100 or more miles away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad Program.

The Assistance and Evacuation Benefits related to services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. All services must be arranged and provided by UnitedHealthcare Global; any services not arranged by UnitedHealthcare Global will not be considered for payment.

Key Assistance Benefits include:

- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation after Stabilization

- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

To access services please refer to the phone number on your ID Card or access My Account and select My Benefits/Additional Benefits/UHC Global Emergency Services.

When calling the UnitedHealthcare Global Operations Center, please be prepared to provide:

- a. Caller's name, telephone and (if possible) fax number, and relationship to the patient;
- b. Patient's name, age, sex, and UnitedHealthcare Global ID Number as listed on the back of your Medical ID Card
- c. Description of the patient's condition;
- d. Name, location, and telephone number of hospital, if applicable;
- e. Name and telephone number of the attending physician; and
- f. Information of where the physician can be immediately reached.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

Highlights of Services offered by UnitedHealthcare Student Resources

Healthiest You: 24/7 Doctor Access

Starting on the effective date of your coverage under the student insurance plan, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service.*

By visiting www.telehealth4students.com, you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor's office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor's office, urgent care facility, or emergency room. As an insured with Student Resources, there is no consultation fee for this service. Every call with a HealthiestYou doctor is covered 100% during your policy period. You can learn more about this benefit and how to use it in My Account.

This service is meant to complement your Student Health Center. If possible, we encourage you to visit your SHC first before using this service.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state.

*Available to Insured students; age restrictions may apply. If you call prior to the effective date of your coverage under the insurance plan, you will be charged a service fee before being connected to a board-certified physician.

HealthiestYou: Virtual Counselor Access

Starting on the effective date of your coverage under the student insurance plan, you have access to mental health providers through a national virtual counseling service. Psychiatrists, psychologists and licensed therapists are available to you through a variety of communication methods, including phone and video.

When you sign up, you'll complete a questionnaire, choose your provider and select a date and time for your appointment. Appointments are available 7 days a week. Visits are secure, discreet and confidential, and you have ongoing support with the same provider.

As an insured with Student Resources, there is no consultation fee for this service. Every communication with a provider is covered 100% during the policy period.

*Available to Insured students; age restrictions may apply, depending on your state.

24/7 Student Assist

Insureds have immediate access to StudentAssist, a service that coordinates care using a network of resources. Services available include:

- **24/7 Crisis Support -** access to trained master's level specialists, 24/7/365, who provide in-the-moment support and consultation.
- **Financial and Legal Counseling** two 30-minute telephonic consultations with money coaches who offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by licensed state-specific attorneys. One 30 minute telephonic or face-to-face legal consultation per issue per year at no cost.
- Mediation services one 30 minute telephonic or face-to-face consultation per issue per year
 available to help resolve family-related disputes, including but not limited to separation, child
 custody, child support, divorce property and debt division, etc.
- **Living Well Portal** access to liveandworkwell.com where insureds can participate in personalized self-help programs and find information on many helpful resources.
- **CollegeLife** direct access to experts on the Optum team and through referrals to a broad spectrum of pre-screened and qualified convenience resources.
- **Self Care** access to an evidence-based mobile care solution created by clinical experts that allows insureds to access on-demand help for stress, anxiety, and depression.

Translation services are available in over 170 languages for most services. More information about these services is available by logging into My Account at www.uhcsr.com/MyAccount under Additional Benefits.

ID Cards

Insured students will receive emailed instructions on how to create a My Account and access their electronic ID card. From the uhcsr.com/myaccount website, ID cards can be downloaded, faxed, emailed or printed. Additionally, students can request delivery of an ID card through the U.S. mail from their My Account. Access to ID card information is also available on the UHCSR mobile app, available on the App Store or Google Play.

This Summary Brochure is based on Policy #2024-1083-1

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document, and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.

NON-DISCRIMINATION NOTICE

UnitedHealthcare Student Resources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator
United HealthCare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC Civil Rights@uhc.com

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

English

Language assistance services are available to you free of charge. Please call 1-866-260-2723.

Albanian

Shërbimet e ndihmës në gjuhën amtare ofrohen falas. Ju lutemi telefononi në numrin 1-866-260-2723.

Amharic

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Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 2723-260-1-8.

Armenian

Ձեզ մատչելի են անվճար լեզվական օգնության ծառայություններ։ Խնդրում ենք զանգահարել 1-866-260-2723 համարով։

Bantu- Kirundi

Uronswa ku buntu serivisi zifatiye ku rurimi zo kugufasha. Utegerezwa guhamagara 1-866-260-2723.

Bisayan-Visayan (Cebuano)

Magamit nimo ang mga serbisyo sa tabang sa lengguwahe nga walay bayad. Palihug tawag sa 1-866-260-2723.

Bengali- Bangala

ঘোষণা : ভাষা সহায়তা পরিষেবা আপনি বিনামূল্য পেতে পারেন। দয়া করে 1-866-260-2723-তে কল করুন।

Burmese

ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများ သင့် အတွက် အစမဲ့ရရှိနိုင်သည်။ ကျေးဇူးပြု၍ ဖုန်း 1-866-260-2723 ကိုခေါ် ပါ။

Cambodian- Mon-Khmer

សេវាជំនួយផ្នែកភាសាដែលឥតគិតថ្លៃ មានសម្រាប់អ្នក។ សុមទូរស័ព្ទទៅលេខ 1-866-260-2723។

Cherokee

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Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

Choctaw

Chahta anumpa ish anumpuli hokmvt tohsholi yvt peh pilla hochi apela hinla. I paya 1-866-260-2723.

Cushite- Oromo

Tajaajilliwwan gargaarsa afaanii kanfalttii malee siif jira. Maaloo karaa lakkoofsa bilbilaa 1-866-260-2723 bilbili.

Dutch

Taalbijstandsdiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

French

Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

French Creole-Haitian Creole

Gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-260-2723.

German

Sprachliche Hilfsdienstleistungen stehen Ihnen kostenlos zur Verfügung. Bitte rufen Sie an unter: 1-866-260-2723.

Greek

Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν. Καλέστε το 1-866-260-2723.

Gujarati

ભાષા સહ્યય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. કૃપા કરીને 1-866-260-2723 પર ક્રૉલ કરો.

Hawaiian

Kōkua manuahi ma kāu 'ōlelo i loa'a 'ia. E kelepona i ka helu 1-866-260-2723.

Hind

आप के लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

Hmong

Muaj cov kev pab txhais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.

Tho

Enyemaka na-ahazi asusu, bu n'efu, diri gi. Kpoo 1-866-260-2723.

Hocano

Adda awan bayadna a serbisio para iti language assistance. Pangngaasim ta tawagam ti 1-866-260-2723.

Indonesian

Layanan bantuan bahasa bebas biaya tersedia untuk Anda. Harap hubungi 1-866-260-2723.

Italian

Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

Japanese

無料の言語支援サービスをご利用いただけます。 1-866-260-2723 までお電話ください。

Karen

ကျိတ်တမ်းစေးအကိုနေမန့်၊အီးသူဝဲလာတလိဉ်ဟုဉ်အပူးဘဉ်(စီလီ)နှဉ်လီး. ဝံသးရူးဆုံးကျိုးဘဉ်1-866-260-2723တက္ကုံ.

Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-260-2723 번으로 전화하십시오.

Kru- Bassa

Bot ba hola ni kobol mahop ngui nsaa wogui wo ba yé ha i nyuu yon. Sebel i nsinga ini 1-866-260-2723.

Kurdish Sorani

خزمەتەكلىي يازمەتىيى زمانى بەخۇر ايى بۇ ئۆ دابين دەكرىيّن. ئىكايە تەلمەقۇن بىكە بۇ رامار دى 2722-660-1-866.

Laotia

ມີບໍລິການທາງດ້ານພາສາບໍ່ເສຍຄໍ່າໃຫ້ແກ່ທໍ່ານ. ກະລຸນາໂທຫາເບີ 1-866-260-2723.

SR LAP 64 (6-18)

Marathi

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे. त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

Marshallese

Kwomaroñ bōk jerbal in jipañ in kajin ilo ejjelok wōṇāān. Jouj im kallok 1-866-260-2723.

Micronesian-Pohnpeian

Mie sawas en mahsen ong komwi, soh isepe. Melau eker 1-866-260-2723.

Navajo

Saad bee áka'e'eyeed bee áka'nida'wo'ígíí t'áá jíík'eh bee nich'í' bee ná'ahoot'i'. T'áá shoodí kohjj' 1-866-260-2723 hodíilnih.

Nepali

भाषा सहायता सेवाहरू निःशुल्क उपलब्ध छन्। कृपया 1-866-260-2723 मा कल गर्नुहोस्।

Nilotic-Dinka

Käk ë kuny ajuser ë thok atë tinë yin abac të cin wëu yeke thiëëc. Yin col 1-866-260-2723.

Norwegian

Du kan få gratis språkhjelp. Ring 1-866-260-2723.

Pennsylvania Dutch

Schprooch iwwesetze Hilf kannscht du frei hawwe. Ruf 1-866-260-2723.

Persian-Farsi

خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 1-866-260-2723 تماس بگیرید.

Polish

Możesz skorzystać z bezplatnej pomocy językowej. Zadzwoń pod numer 1-866-260-2723.

Portuguese

Oferecemos serviço gratuito de assistência de idioma. Ligue para 1-866-260-2723.

Punjabi

ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ

1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

Romanian

Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă rugăm să sunați la 1-866-260-2723.

Ruccion

Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

Samoan- Fa'asamoa

O loo maua fesoasoani mo gagana mo oe ma e le totogia. Faamolemole telefoni le 1-866-260-2723.

Serbo-Croatian

Možete besplatno koristiti usluge prevodioca. Molimo nazovite 1-866-260-2723.

Somali

Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa. Fadlan wac 1-866-260-2723.

Spanish

Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

Sudanic- Fulfulde

E woodi walliinde dow wolde caahu ngam maafa. Noodu 1-866-260-2723.

Swahili

Huduma za msaada wa lugha zinapatikana kwa ajili yako bure. Tafadhali piga simu 1-866-260-2723.

Syriac- Assyrian

چەچەقلام تەنبىقامە تاقىكى، ئۆپكىمىدا، ئەبلىر قايىم ئاللەدەپ . دىنبىتانەدەپ مۇنى خار ئەستىكە 1-866-260-2723 ئىزىنى خار ئىستىكە ئەندىكى .

Tagalog

Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walang bayad. Mangyaring tumawag sa 1-866-260-2723.

Telugu

లాంగ్వేజ్ అసిస్టెంట్ సర్వీసెస్ మీకు ఉచితంగా అందుబాటులో ఉన్నాయి. దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

Thai

มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่า ยแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข

1-866-260-2733

Tongan- Fakatonga

'Oku 'i ai pē 'a e sēvesi ki he lea' ke tokoni kiate koe pea 'oku 'atā ia ma'au 'o 'ikai ha totongi. Kātaki 'o tā ki he 1-866-260-2723.

Trukese (Chuukese)

En mei tongeni angei aninisin emon chon chiakku, ese kamo. Kose mochen kopwe kokkori 1-866-260-2723.

Turkish

Dil yardım hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen 1-866-260-2723 numarayı arayınız.

Ukrainian

Послуги перекладу надаються вам безкоштовно. Дзвоніть за номером 1-866-260-2723.

Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلامعاوضہ دستیاب ہیں۔ براہ مہربانی 2722-266-186 پر کال کریں۔

Vietnamese

Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

Yiddish

שפראך הילף סערוויסעס זענען אוועילעבל פאר אייך פריי פון אפצאל. ביטע רופט 1-866-260-2723.

Yoruba

Isé ìrànlówó èdè tí ó jé ôfé, wà fún ó. Pe 1-866-260-2723.