## Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services BRISTOL HOSPITAL AND HEALTHCARE GROUP, INC. : Aetna Choice® POS II - POS Medical

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, www.HealthReformPlanSBC.com or by calling 1-888-402-1243. 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 1-888-402-1243 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0. Out-of-Network: Individual \$2,500 / Family \$5,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Emergency care & <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductibles</u> for specific services?	Yes. \$25 for <u>prescription drugs</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Tier 1, 2, 3: Individual \$5,000 / Family \$10,000. Out-of-Network: Individual \$5,000 / Family \$10,000.	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> ?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-888- 402-1243 for a list of Bristol <u>provider</u> s.	You pay the least if you use a <u>provider</u> in Tier 1 <u>Provider</u> (Bristol). You pay more if you use a <u>provider</u> in Tier 2 <u>Provider</u> (Friends & Family) or Tier 3 <u>Provider</u> (Aetna). 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</u> 's 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</u> <u>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 <u>specialist</u> you choose without a <u>referral</u> .



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

	What You Will Pay						
Common Medical Event	al Services You May Need (Bristol) (You will pay the least)		Tier 2 Provider (Friends & Family) (You will pay more)	Tier 3 Provider (Aetna) (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$40 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None	
lf you visit a health	<u>Specialist</u> visit	\$25 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$55 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$65 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None	
care <u>provider</u> 's office or clinic	<u>Preventive care</u> / <u>screening</u> /immunization No charge		No charge	No charge	50% <u>coinsurance</u>	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.	
	<u>Diagnostic test</u> (x-ray, blood work)	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Generic drugs	After specific <u>deductible</u> : 0% <u>coinsurance</u>	Not applicable	After specific <u>deductible</u> : 20% <u>coinsurance</u> with minimum & maximum/prescripti on: \$10 minimum & \$25 maximum (retail); \$20 <u>copav</u> /prescription (mail order)	50% <u>coinsurance</u> after <u>copav</u> /prescription, after specific <u>deductible</u> : \$10 (retail)	Covers 34 day supply (retail), 34-90 day supply (mail order), 90 day supply (in house). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA- approved women's	

Common Medical Event	Services You May Need	Tier 1 Provider (Bristol) (You will pay the least)	Tier 2 Provider (Friends & Family) (You will pay more)	u Will Pay Tier 3 Provider (Aetna) (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
www.aetnapharmac y.com/standard			Not applicable	After specific <u>deductible</u> : 20% <u>coinsurance</u> with minimum & maximum/prescripti on: \$25 minimum & \$100 maximum (retail); \$60 <u>copay</u> /prescription (mail order)	50% <u>coinsurance</u> after <u>copay</u> /prescription, after specific <u>deductible</u> : \$25 (retail)	contraceptives in- <u>network</u> . Review your <u>formulary</u> for prescriptions requiring precertification for coverage. Your cost will be higher for choosing Brand over Generics unless prescribed Dispense as Written. Maintenance drugs- after
	Non-preferred brand drugs	After specific <u>deductible</u> : 0% <u>coinsurance</u>	Not applicable	After specific <u>deductible</u> : 30% <u>coinsurance</u> with minimum & maximum/prescripti on: \$40 minimum & \$150 maximum (retail); \$90 <u>copay</u> /prescription (mail order)	50% <u>coinsurance</u> after <u>copay</u> /prescription, after specific <u>deductible</u> : \$40 (retail)	two retail fills, members are required to fill a 90- day supply at CVS Caremark® Mail Service Pharmacy or CVS Pharmacy.
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Not applicable	After specific <u>deductible</u> : 30% <u>coinsurance</u> with \$300 maximum	Not covered	All prescriptions must be filled through Bristol Pharmacy or the Aetna Specialty Network.
lf you have	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
outpatient surgery	Physician/surgeon fees	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency room care	\$100 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	None

Common Medical Event	Services You May Need	Tier 1 Provider (Bristol) (You will pay the least)	(Friends & Family) (Aetna)		Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	Non-emergency transport: not covered, except if pre- authorized.
	<u>Urgent care</u>	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	No coverage for non- urgent use.
lf you have a	Facility fee (e.g., hospital room)	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
hospital stay	Physician/surgeon fees	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office: \$15 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: \$10 <u>copay</u> /visit, <u>deductible</u> waived	Office: \$40 <u>copay/visit</u> , <u>deductible</u> doesn't apply; other outpatient services: \$55 <u>copay</u> /visit, <u>deductible</u> waived	Office: \$50 <u>copay/visit</u> , <u>deductible</u> doesn't apply; other outpatient services: \$65 <u>copay</u> /visit, <u>deductible</u> waived	Office & other outpatient services: 50% <u>coinsurance</u>	None
services	Inpatient services	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Office visits (Prenatal)	No charge	No charge	No charge	50% coinsurance	Cost sharing does not
If you are pregnant	Childbirth/delivery professional services	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	apply for <u>preventive</u> <u>services</u> . Maternity care may include tests and

Common Medical Event	Services You May Need	Tier 1 Provider (Bristol) (You will pay the least)	Tier 2 Provider (Friends & Family) (You will pay more)	u Will Pay Tier 3 Provider (Aetna) (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out- of-network care may apply.
	Home health care	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	120 visits/calendar year combined with private- duty nursing. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out- of-network care.
lf you need help	Rehabilitation services	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$55 <u>copay/visit,</u> <u>deductible</u> doesn't apply	\$65 <u>copay/visit,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.
recovering or have other special health needs	Habilitation services	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$55 <u>copay/visit,</u> <u>deductible</u> doesn't apply	\$65 <u>copay/visit,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	None
	Skilled nursing care	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	120 days/calendar year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	<u>Durable medical</u> equipment	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Unlimited; However limited to 1 durable medical equipment for same/similar purpose. Excludes repairs for misuse/abuse.

	]	What You Will Pay						
Common Medical Event	Services You May Need	Tier 1 Provider (Bristol) (You will pay the least)	Tier 2 Provider (Friends & Family) (You will pay more)	Tier 3 Provider (Aetna) (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information		
	Hospice services	No charge	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	30% <u>coinsurance,</u> <u>deductible</u> doesn't apply	50% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.		
If your child needs	Children's eye exam	Not applicable	No charge	No charge	50% <u>coinsurance</u>	1 routine eye exam/24 months.		
dental or eye care	Children's glasses	Not covered	Not covered	Not covered	Not covered	Not covered.		
	Children's dental check-up	Not covered	Not covered	Not covered	Not covered	Not covered.		

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

• Cosmetic surgery

Glasses (Child)

• Dental care (Adult & Child)

- Long-term care
  Non-emergency care when traveling outside the U.S.
- 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.)

Acupuncture - 15 visits/calendar year.		aring aids - 2 hearing aids/24 months for r 2 & Tier 3.for children up to age 12		Private-duty nursing - 120 visits/calendar year combined with home health care.
Bariatric surgery - Limited to Tier 1 providers.	I IEI	$1 \ge \alpha$ The S. OF GHIM FIT UP to age $1 \ge 1$		
• Chiropractic care - 15 visits/calendar year.	<ul> <li>Infe</li> </ul>	ertility treatment - Limited to the diagnosis	٠	Routine eye care (Adult) - 1 routine eye exam/24 months.
	& tre	reatment 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:

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-888-402-1243.
- 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>https://www.dol.gov/agencies/ebsa</u>
- 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 Health Insurance <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 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 1-888-402-1243.
- 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 <a href="https://www.dol.gov/agencies/ebsa">https://www.dol.gov/agencies/ebsa</a>
- 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 information is at: <u>http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</u>.

## Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet Minimum Value Standards? Yes.

If your 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 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 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)

\$0

\$25

\$0 \$0

The plan's overall deductible	
Specialist copayment	
Hospital (facility) <u>copayment</u>	
Other <u>copayment</u>	

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles*	\$30
Copayments	\$30
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$120

Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$25
Hospital (facility) <u>copayment</u>	\$0
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 Durable medical equipment (glucose meter)

Total Example Cost	\$7,400				
In this example, Joe would pay:					
Cost Sharing					
Deductibles*	\$30				
Copayments	\$200				
Coinsurance	\$0				
What isn't covered					
Limits or exclusions	\$20				
The total Joe would pay is	\$250				

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

The plan's overall deductible	\$0
Specialist copayment	\$25
Hospital (facility) <u>copayment</u>	\$0
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	\$1,900	
In this example, Mia would pay:		
Cost Sharing		
Deductibles*	\$0	
Copayments	\$200	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$300	

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-402-1243. \*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above

## **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-402-1243.

#### **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: 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 (Aetna).

## TTY: 711

# Language Assistance:

For language assistance in your language call 1-888-402-1243 at no cost.

Albanian -	Për asistencë në gjuhën shqipe telefononi falas në 1-888-402-1243.
Amharic -	ለቋንቋ እ <i>ገ</i> ዛ በ አ <i>ማር</i> ኛ በ 1-888-402-1243 በነጻ ይደውሉ
Arabic -	للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1243-402-1888
Armenian -	Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-888-402-1243 առանց գնով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-402-1243 tanpa dikenakan biaya.
Bantu-Kirundi -	Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-888-402-1243 ku busa
Bengali-Bangala -	বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 1-888-402-1243-তে কল করুন।
Bisayan-Visayan -	Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-888-402-1243 nga walay bayad.
Burmese -	ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-888-402-1243 ကို ခေါ်ဆိုပါ။
Catalan -	Per rebre assistència en (català), truqui al número gratuït 1-888-402-1243.
Chamorro -	Para ayuda gi fino' (Chamoru), ågang 1-888-402-1243 sin gåstu.
Cherokee -	ӨоДУӨ \$©Һ.ЭоД. Льод\$РоДУ ӨѣТ (GWУ) QЬW6°ì\$ 1-888-402-1243 О'ӨТ С АГоД. JEGP.J ҺҎRѲ.
Chinese -	欲取得繁體中文語言協助,請撥打1-888-402-1243,無需付費。
Choctaw -	(Chahta) anumpa y <u>a</u> apela a chi I p <u>a</u> ya hinla 1-888-402-1243.
Cushite -	Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-888-402-1243 irratti bilisaan bilbilaa.
Dutch -	Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-888-402-1243.
French -	Pour une assistance linguistique en français appeler le 1-888-402-1243 sans frais.
French Creole -	Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-888-402-1243 gratis.
German -	Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-888-402-1243 an.
Greek -	Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-888-402-1243 χωρίς χρέωση.
Gujarati -	ગુજરાતીમાં ભાષામાં સહ્રાય માટે કોઈ પણ ખર્ચ વગર 1-888-402-1243 પર કૉલ કરો.
Hawaiian - Proprietary	No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-888-402-1243. Kāki 'ole 'ia kēia kōkua nei.

Hindi -	हनि्दी में भाषा सहायता के लएि, <sub>1-888-402-1243</sub> पर मुफ्त कॉल करें।
Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-402-1243.
lbo -	Maka enyemaka asụsụ na Igbo kpọọ 1-888-402-1243 na akwụghị ụgwọ ọ bụla
llocano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-888-402-1243 nga awan ti bayadanyo.
Italian -	Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-402-1243.
Japanese -	日本語で援助をご希望の方は、1-888-402-1243 まで無料でお電話ください。
Karen -	လ၊ တၢိမၢစားတၢိဳကတိၤကျိဉ်အဂ်ီ၊ ကျိဉ် ကိုး 1-888-402-1243 လ၊ တအိဉ်ဒီးတၢိဳလ၊ ၁၁၅ဉ်လ၊ ၁စ္စာဘဉ်
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-402-1243 번으로 전화해 주십시오.
Kru-Bassa -	Ɓε´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุùùn wɛ̃ɛ, dá 1-888-402-1243
Kurdish -	بر اي ر اهنمايي به زبان فارسي با شمار ه 1282-402-1888 به خور ايي پهيو مندي بكهن.
Laotian -	ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ1-888-402-1243 ໂດຍບໍ່ເສຍຄ່າໂທ.
Marathi -	तीलभाषा (मराठी) सहाय्यासाठी 1-888-402-1243 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.
Marshallese -	Ñan bōk jipañ ilo Kajin Majol, kallok 1-888-402-1243 ilo ejjelok wōnān.
Micronesian- Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-888-402-1243 ni sohte isais.
Mon-Khmer, Cambodian -	សម្ភាប់ជំនួយភាសាជា ភាសាខុមរៃ សូមទូរស័ព្ <b>ទទ</b> ៅកាន់លខេ 1-888-402-1243 ដោយឥតគិតថ្លាវៃ
Navajo -	T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-402-1243
Nepali -	(नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि  1-888-402-1243 मा फोन गर्नुहोस् ।
Nilotic-Dinka -	Tën kuɔɔny ë thok ë Thuɔŋjäŋ cɔl 1-888-402-1243 kecïn aɣöc.
Norwegian -	For språkassistanse på norsk, ring 1-888-402-1243 kostnadsfritt.
Panjabi -	ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-888-402-1243 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।
Pennsylvania Dutch -	Fer Helfe in Deitsch, ruf: 1-888-402-1243 aa. Es Aaruf koschtet nix.
Persian - Polish -	برای راهنمایی به زبان فارسی با شماره I-888-402-1243 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-888-402-1243.
Portuguese -	Para obter assistência linguística em português ligue para o 1-888-402-1243 gratuitamente.
Romanian -	Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-888-402-1243
Proprietary	

Proprietary

Russian -	Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-402-1243.
Samoan -	Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-402-1243 e aunoa ma se totogi.
Serbo-Croatian -	Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-402-1243.
Spanish -	Para obtener asistencia lingüística en español, llame sin cargo al 1-888-402-1243.
Sudanic-Fulfude -	Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-888-402-1243. Njodi woo fawaaki on.
Swahili -	Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-402-1243 bila malipo.
Syriac -	רב שבר רב א הבאוב מאר שלבב הר שמאוד הד לע isper אאל, שמת 1-888-402-1243 .
Tagalog -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-402-1243 nang walang bayad.
Telugu -	భాషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండా 1-888-402-1243 కు కాల్ చేయండి. (తెలుగు)
Thai -	สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-402-1243 ฟรีไม่มีค่าใช้จ่าย
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-402-1243 'o 'ikai hā ōtōngi.
Trukese -	Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-402-1243 nge esapw kamé ngonuk.
Turkish -	(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-402-1243.
Ukrainian -	Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-402-1243.
Urdu -	ا ری رک ل کمت م رپ 1-888-402-1243 سے لیک تن و اع میں اس ل رہ م و در
Vietnamese -	Để được hố trợ ngôn ngữ băng (ngôn ngữ), hấy gọi miến phi đến số 1-888-402-1243.
Yiddish -	פאר שפראך הילף אין אידיש רופט 1-888-402-1243 פריי פון אפצאל.
Yoruba -	Fún ìrànlowo nína èdè (Vorìbá) ne 1-888-402-1243 lái san owó kankan rárá

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-402-1243 lái san owó kankan rárá.