Coverage for: Individual + Family | Plan Type: EPO



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> ?	Tier 1 (Bristol): Individual \$2,000 / Family \$4,000. Tier 2 (Friends & Family): Individual \$2,500 / Family \$5,000. Tier 3 (Aetna): Individual \$3,000 / Family \$6,000.	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. 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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductible</u> s for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Tier 1 (Bristol): Individual: \$4,000 / Family \$8,000. Tier 2 (Friends & Family): Individual \$5,000 / Family \$10,000. Tier 3 (Aetna): Individual \$6,000 / Family \$12,000.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.aetna.com/docfind</u> or call 1-888- 402-1243 for a list of Tier 1 (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.

				u 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
	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	20% coinsurance	30% <u>coinsurance</u>	Not covered	None
	Specialist visit	10% <u>coinsurance</u>	20% coinsurance	30% <u>coinsurance</u>	Not covered	None
If you visit a health care <u>provider</u> 's office or clinic	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
16 h	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	None
If you need drugs to treat your illness or condition More information about <u>prescription</u> drug coverage is	Generic drugs	<u>Copay</u> /prescription, after <u>deductible</u> : \$10 (retail), \$25 (mail order)	Not applicable	20% <u>coinsurance</u> with minimum & maximum/prescripti on: \$20 minimum & \$60 maximum (retail); \$100 <u>copay</u> /prescription (mail order)	Not covered	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

			What You	u 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
available at <u>www.aetnapharmac</u> <u>y.com/standard</u>	Preferred brand drugs	<u>Copav</u> /prescription, after <u>deductible</u> : \$20 (retail), \$50 (mail order)	Not applicable	30% <u>coinsurance</u> with minimum & maximum/prescripti on: \$40 minimum & \$120 maximum (retail); \$200 <u>copay</u> /prescription (mail order)	Not covered	preferred generic FDA- approved women's contraceptives in- <u>network</u> . Your cost will be higher for choosing Brand over Generics. Maintenance drugs- after two retail fills, members are required to
	Non-preferred brand drugs	<u>Copay</u> /prescription, after <u>deductible</u> : \$35 (retail), \$87.50 (mail order)	Not applicable	30% <u>coinsurance</u> with minimum & maximum/prescripti on: \$60 minimum & \$180 maximum (retail); \$300 <u>copay</u> /prescription (mail order)	Not covered	fill a 90-day supply at CVS Caremark® Mail Service Pharmacy or CVS Pharmacy or Bristol Pharmacy. Your <u>prescription drugs</u> will accumulate towards your Tier 3 (Aetna) <u>deductible</u> and out of pocket limit.
	<u>Specialty drugs</u>	<u>Copay</u> /prescription, after <u>deductible</u> : \$35	Not applicable	30% <u>coinsurance</u> with minimum & maximum/prescripti on: \$30 minimum & \$300 maximum	Not covered	All prescriptions must be filled through Bristol Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	None
	Physician/surgeon fees	10% <u>coinsurance</u>	20% coinsurance	30% <u>coinsurance</u>	Not covered	None
If you need immediate medical attention	Emergency room care	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	No coverage for non- emergency use. Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .

			What You	u 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
	Emergency medical transportation	10% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Non-emergency transport: not covered, except if pre- authorized. Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
	<u>Urgent care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	No coverage for non- urgent use.
lf you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	None
nospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% coinsurance	Not covered	None
If you need mental health, behavioral health, or	Outpatient services	Office & other outpatient services: 10% <u>coinsurance</u>	Office & other outpatient services: 20% <u>coinsurance</u>	Office & other outpatient services: 30% <u>coinsurance</u>	Not covered	None
substance abuse services	Inpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	None
	Office visits	No charge	No charge	No charge	Not covered	Cost sharing does not
	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	apply for <u>preventive</u> <u>services</u> . Maternity care
If you are pregnant	Childbirth/delivery facility services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	10% coinsurance	20% coinsurance	30% <u>coinsurance</u>	Not covered	120 visits/calendar year combined with private- duty nursing.
If you need help recovering or have other special health needs	Rehabilitation services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	60 visits/calendar year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.
	Habilitation services	10% <u>coinsurance</u>	20% coinsurance	30% <u>coinsurance</u>	Not covered	None

			What You	ı 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
	Skilled nursing care	10% <u>coinsurance</u>	20% coinsurance	30% <u>coinsurance</u>	Not covered	120 days/calendar year.
	<u>Durable medical</u> equipment	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	Limited to 1 <u>durable</u> <u>medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse
	Hospice services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% coinsurance	Not covered	None
If your child needs	Children's eye exam	10% <u>coinsurance</u>	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Not covered	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:

 Cosmetic surgery Dental care (Adult & Child) Glasses Child 	 Long-term care Non-emergency care when traveling outside the U.S. 	 Routine foot care Weight loss programs - Except for required <u>preventive</u> <u>services</u>.
	y to these services. This isn't a complete list. Plea	
Acupuncture - 20 visits/calendar year for	Hearing aids - 2 hearing aids/24 months for	Private-duty nursing - Included as part of home health car
	· · · · · · · · · · · · · · · · · · ·	
 Acupuncture - 20 visits/calendar year for disease, injury & chronic pain. 	 Hearing aids - 2 hearing aids/24 months for children up to age 12. 	 Private-duty nursing - Included as part of <u>home health ca</u> Routine eye care (Adult) - 1 routine eye exam/24 months

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 plan at 1-888-982-3862.

- 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 http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, 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 www.cciio.cms.gov.
- 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 plan 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 number at 1-888-982-3862. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, 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.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

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

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <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>	\$2,000
Specialist coinsurance	10%
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%

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

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$2,000
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,070

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>	\$2,000
Specialist coinsurance	10%
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Diabetic supplies</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
Deductibles	\$2,000
<u>Copayments</u>	\$500
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,520

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

The plan's overall deductible	\$2,000
Specialist coinsurance	10%
Hospital (facility) <u>coinsurance</u>	10%
Other coinsurance	10%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$2,000	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$80	
What isn't covered		
Limits or exclusions		
The total Mia would pay is	\$2,080	

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-982-3862.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable 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 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779), 1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 860-262-7705), 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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-888-982-3862.

Amanic - 住宅中 れるやややう らんやら ういていたい Arabic - 1888-982-3862 よしい えい しょ こい たい しょ	Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.
Armenian -Utių duup įtequlujuub dumujunįpijni tilutipijo qurulitijni huutuup quiliquuhupitip 1-888-982-3862 hitmuljunuuhuutuupinųi:Bahasa Indonesia -Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.Bantu-Kirundi -Kugira uronke serivisi zindimi atakiguzi, hamagara 1-888-982-3862.Bengali-Bangala -আপনাকে বিনাহুকথো আমা প্ৰকিছি পিশকে হকৰ এই নগকি পেৰাৰক নান কেন্দ্ৰ: 1-888-982-3862.Bisayan-Visayan -Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burmese -మুণ্:জ্যুঞ্জণ্: জুঞ্জেন্ট জুঞ্জেন্ট জুঞ্জেন্ট জুঞ্জেন্ট জুঞ্জন জুঞ্জি জুঞ্জ a 1-888-982-3862.Chamorro -Para un hago' i setbision lengguâhi ni dibåtde para hågu, ågang 1-888-982-3862.Charokee -Gy'&AI CGO& AL & A Fob AL AGEGW ALL & 5W, ObeAb WOF D 1-888-982-3862.Chinese -प्रीर्था (চেন্দ্ৰ) দিন্দ্ৰ (চিন্দ্ৰ) in dibåtde para hågu, ågang 1-888-982-3862.Cushite -Tajaajilloota afaanii garuu bilisaa ati argaachuuf, bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German-Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμά 1-888-982-3862.	Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ ነ-888-982-3862 ይደውሉ።
Bahasa Indonesia -Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.Bahasa Indonesia -Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.Bengal-Bangala -यात्रतारक वितापृष्टाय छात्रा श्रविश्वी १९९८ कृत्य वरे नत्रकि एतदायक नात्र (००७२२) 1-888-982-3861Bisayan-Visayan -Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burmese -သင့္တေဆျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာemmoş ထေထင္မျမိဳး ရရွိႏုိင္ရန္ 1-888-982-3862 သို႕ ဖုန္းေခၚဆုိပါ။Catalan -Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.Chamoro -Para un hago' i setbision lengguàhi ni dibåtde para hågu, ågang 1-888-982-3862.Cherokee -GV တU SQDL Ø တU OG OG OG OL AL CA GEG WALL & AV Ø Ø № 0 № 00 № 00 № 00 № 00 № 00 № 00	Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 3862-982-1888-1
Bantu-Kirundi-Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.Bengali-Bangala-আপনকে বিনামৃকযে ভাষা পৰিক যি পপকে হকষ এই নথকি পেৰমক ান cosলa: 1-888-982-3861Bisayan-Visayan-Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burnese -ឯពុទ្ធនេះសូមព្រះ បាទឧមធុណនេះ ទ្រិ ខេមបរពុល បាយបានគ្រន់បានប្រទ័រ ឥត្តិសូម នូវ 1-888-982-3862 ជាក់ សូម នេះសូទ ទេទុកជាទេ ទ្រិ ខេមបរពុល បាយបានគ្មន់ បានប្រទ័រ ឥត្តិសូម នេះសូទ 2362 ជាក់ សូម នេះសូទ ទេទុកជាទេ ទេចក្តីទី២ នេះសូទ នេះ នេះសូទ នេះស	Armenian -	ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-888-982-3862 հեռախոսահամարով։
Bengali-Bangala-আপনাকে বিনামূক্য ভাষা পৰিক্ষিণ পপকে হক্ষ এই নমকি পেৰমক ান েজন: 1-888-982-3861Bisayan-Visayan-Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burmese -ឯបុរុទ្ធឆនូស្រុះ ឆួតឧសភាទេ ត្រិ ធមមរទល់ ဘាលាតការទទួត ឆាប្ដទើរ។ ត្បុង្កិត្តិខ្មុំន្ 1-888-982-3862 ស្ដី មុន្ទាះទេទទុស្ត្រីហ្វីពCatalan -Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.Chamorro -Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862.Cherokee -GJ võl J SOD J OCG bo vl J C A Fool J JGEG WJ J vol Vol B vol B vol B vol B vol Vol B vol J vol J vol J vol Vol B vol J vol	Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
Bisayan-Visayan - Burmese -Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.Burmese - ωç:@aaju@ci: @aeuqnite:Geuuqid mmamonitoje@mmit	Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-888-982-3862.
Burmese - シェー、マー・マー・マー・マー・マー・マー・マー・マー・マー・マー・マー・マー・マー・マ	Bengali-Bangala -	আপনাকে বিনামূকযে ভাষা পৰিকষিা পপকে হকয এই নম্বকি পেৰযক ান েরুন: 1-888-982-3861
Catalan -Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.Chamorro -Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862.Cherokee -GJ/&J SOLJ/&C AF&J AGEGW/JA & JY, @P.JbWOB 1-888-982-3862.Chinese -如欲使用免費語言服務, 請致電 1-888-982-3862.Choctaw -Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.Cushite -Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.
Chamorro -Para un hago' i setbision lengguânie cene cer par par par tote, function de core cere cereChamorro -GV & SODL & DGOL & AL & AF&J A JGEGWALL & Y, OE & BW & B 1-888-982-3862.Cherokee -GV & AL SODL & DGOL & AL & AF&J A JGEGWALL & Y, OE & BW & B 1-888-982-3862.Chinese -如欲使用免費語言服務, 請致電 1-888-982-3862.Choctaw -Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.Cushite -Tajaajiiloota afaanii garuu bilisaa ati argaachuuf, bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Burmese -	သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-888-982-3862 သို႕ ဖုန္းေခၚဆုိပါ။
Cherokee -GV & OL S SOL SOL SOL SOL SOL SOL SOL SOL SO	Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.
Chinese -如欲使用免費語言服務,請致電 1-888-982-3862.Choctaw -Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.Cushite -Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-982-3862.
Choctaw -Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.Cushite -Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Cherokee -	GУФЛ SOHЭФЛ OGOLOЛЛ L АГФЛ ЛGEGWЛЛ ЉУ, ФРЭЬWOЪ 1-888-982-3862.
Cushite -Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Chinese -	如欲使用免費語言服務,請致電 1-888-982-3862.
Dutch -Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.
French -Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.
French Creole -Pou jwenn sèvis lang gratis, rele 1-888-982-3862.German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	Dutch -	Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.
German -Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.Greek -Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	French -	Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.
Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.	French Creole -	Pou jwenn sèvis lang gratis, rele 1-888-982-3862.
1-888-982-3862.	German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.
Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોર્ માટે, કોલ કરો ^{1-888-982-3862.}	Greek -	
	Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો1-888-982-3862.

Hawaiian -	No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-888-982-3862. Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-888-982-3862 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-982-3862.
lgbo -	lji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 1-888-982-3862
llocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-888-982-3862.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-888-982-3862.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862.
Japanese -	言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください。
Karen -	လၢတါကမၤန္၊်ကိုဉ်အတါမၤစၢၤအတါဖံးတါမၤတဖဉ်လၢတအိဉ်ဒီးအၦၤလၢကဘာ်ဟ့ဉ်အီၤအဂ်ိါဘဉ်နဉ် ကိႊ 1-888-982-3862တက္၊်
Korean -	무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-888-982-3862
Kurdish -	بۆ دەسپێړاگەيشتن بە خزمەتگوزارى زمان بەبى تێچوون بۆ تۆ، پەيوەندى بكە بە ژمارەي 3862-982-1888-1
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-888-982-3862 वर फोन करा.
Marshallese - Micronesian-	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-888-982-3862.
Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-888-982-3862.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-888-982-3862 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të koor yïn weër de thokic ke cïn wëu kor keek tënon yïn. Ke col koc ye koc kuony ne nomba 1-888-982-3862.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-888-982-3862.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 3862-982-888-1 تماس بگیرید .
Polish - Portuguese -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862. Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.
ruluyuese -	raia acessai us seiviçus de idiolitas setti custo para vole, ligue para 1-000-302-3002.

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 1-888-982-3862.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-888-982-3862.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-888-982-3862.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-888-982-3862.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-888-982-3862.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-888-982-3862.
Syriac -	:مەبىقە ، مەبىقە ، 1-888-982-3862 مەبىقە ، مەبىھە بىلىغىۋىم ، مەبىتە ھەبىھە، مەبىھە، مەبىھە،
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-888-982-3862 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-888-982-3862.
Tongan -	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-888-982-3862.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-888-982-3862.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-888-982-3862 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-888-982-3862.
Urdu -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-888-1 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-982-3862
Yiddish -	1-888-982-3862 צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן
Yoruba -	Lati wọnú awọn isẹ èdè l'ofẹ fun o, pe 1-888-982-3862.