# ◆aetnaCVSHealth.: 2023 NJ Aetna CVS Silver 1: Aetna Whole Health EPO OFF

Coverage for: Individual + Family | Plan Type: EPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, https://www.aetna.com/sbcsearch/getcbpolicydocs?P=0759664&Y=23, or by calling 1-844-365-7373. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at

https://www.healthcare.gov/sbc-glossary/ or call 1-844-365-7373 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>Network</u> : Individual \$2,350 / Family \$4,700.	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. Certain office visits, <u>preventive care</u> , <u>urgent care</u> and <u>prescription drugs</u> in- <u>network</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?	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> ?	In- <u>Network</u> : Individual \$8,850 / Family \$17,700.	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 and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://aet.na/providersearch_aetna or call 1-844-365-7373 for a list of in- <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out–of–Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit, <u>deductible</u> does not apply	Not covered	None
If you visit a health care	<u>Specialist</u> visit	\$75 <u>copay</u> /visit, <u>deductible</u> does not apply	Not covered	None
<u>provider's</u> office or clinic	<u>Preventive care</u> / <u>screening</u> /immunization	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.
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance	Not covered	Applies to services received in office or in outpatient setting.
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	Applies to services received in office or in outpatient setting.
	Preferred/non-preferred generic drugs	\$25 <u>copay</u> / prescription for up to a 30 day supply, \$62.50 <u>copay</u> / prescription for up to a 90 day supply, <u>deductible</u> does not apply	Not covered	Covers up to a 30 day supply (retail prescription), 31-90 day supply (retail & mail order prescription). Your cost will be higher for choosing Brand over Generics unless prescribed Dispense as Written; cost difference penalty doesn't apply to overall <u>deductible</u> or <u>out-of-pocket limit</u> . No charge for preferred
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at	Preferred brand drugs	\$50 <u>copay</u> / prescription for up to a 30 day supply, \$125 <u>copay</u> / prescription for up to a 90 day supply, <u>deductible</u> does not apply	Not covered	
http://aet.na/njivl23	Non-preferred brand drugs	40% <u>coinsurance</u> up to maximum/prescription, <u>deductible</u> doesn't apply: \$150 up to a 30 day supply, \$375 up to a 90 day supply	Not covered	generic FDA-approved women's contraceptives in- <u>network</u> .
	Preferred/non-preferred <u>specialty</u> <u>drugs</u>	Applicable cost as noted above for generic or brand drugs	Not covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	None

What You Will Pay		Nill Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out–of–Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	40% coinsurance	Not covered	None
If you need immediate medical attention	Emergency room care	40% <u>coinsurance</u> after \$100 <u>copay</u> /visit	40% <u>coinsurance</u> after \$100 <u>copay</u> /visit	<u>Copay</u> waived if admitted. Out-of-network <u>emergency room care</u> cost-share same as in- <u>network</u> . No coverage for non-emergency care.
	Emergency medical transportation	40% coinsurance	40% coinsurance	Out-of-network cost-share same as in-network.
	<u>Urgent care</u>	\$75 <u>copay</u> /visit, <u>deductible</u> does not apply	Not covered	No coverage for non-urgent use.
If you have a	Facility fee (e.g., hospital room)	40% coinsurance	Not covered	None
hospital stay	Physician/surgeon fees	40% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient office visits: \$50 <u>copay</u> /visit, <u>deductible</u> does not apply; All other outpatient services: 40% <u>coinsurance</u>	Not covered	None
	Inpatient services	40% coinsurance	Not covered	None
	Office visits	No charge	Not covered	Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	Not covered	services. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery facility services	40% coinsurance	Not covered	(i.e. ultrasound).

	What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out–of–Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	\$75 <u>copay</u> /visit, <u>deductible</u> does not apply	Not covered	None
lf you need help	Rehabilitation services	40% coinsurance	Not covered	Coverage is limited to 30 visits each for Physical Therapy, Occupational Therapy & Speech Therapy.
recovering or have other	Habilitation services	40% coinsurance	Not covered	None
special health needs	Skilled nursing care	40% coinsurance	Not covered	None
	Durable medical equipment	50% coinsurance	Not covered	Coverage is limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	40% coinsurance	Not covered	None
	Children's eye exam	50% coinsurance	Not covered	Coverage is limited to 1 exam every 12 months, through the end of the month after the person attains age 19.
If your child needs dental or eye care	Children's glasses	50% coinsurance	Not covered	Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses every 12 months, through the end of the month after the person attains age 19.
	Children's dental check-up	Not covered	Not covered	Not covered.

#### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
Acupuncture	Long-term care	Routine eye care (Adult)	
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outside the</li> </ul>	<ul> <li>Routine foot care</li> </ul>	
Dental care (Adult & Child)	U.S.	<ul> <li>Weight loss programs</li> </ul>	

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Abortion	Hearing aids - Coverage is limited to 1 per ear	Infertility treatment - Benefit limitations may apply.
Bariatric surgery	every 24 months. Other costs related to the hearing	<ul> <li>Private-duty nursing - Coverage is limited to</li> </ul>
<ul> <li>Chiropractic care - Coverage is limited to 30 visits.</li> </ul>	aid (such as, the audiologist visit) are subject to the	services provided under home health care benefit.
	primary care physician <u>cost-sharing</u> .	

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: Office of Managed Care, Consumer Protection Services, NJ Department of Banking and Insurance, Toll-free phone: 1-888-393-1062, In-State Only, or Consumer Hotline:

1-800-446-7467, https://www.state.nj.us/dobi/division insurance/managedcare/mcfaqs.htm.

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-844-365-7373.
- State Consumer Assistance Program, if other than state insurance department contact The Office of the Insurance Ombudsman, NJ Department of Banking and Insurance, 20 West State Street, PO Box 472, Trenton, NJ 08625-0472, 1-800-446-7467, Fax: 609-292-2431, <a href="http://www.state.nj.us/dobi/consumer.htm">http://www.state.nj.us/dobi/consumer.htm</a>, ombudsman@dobi.state.nj.us

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 or state health insurance <u>marketplace</u> or SHOP.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- Office of Managed Care, Consumer Protection Services, NJ Department of Banking and Insurance, Toll-free phone: 1-888-393-1062, In-State Only, or Consumer Hotline: 1-800-446-7467, <a href="https://www.state.nj.us/dobi/division\_insurance/managedcare/mcfaqs.htm">https://www.state.nj.us/dobi/division\_insurance/managedcare/mcfaqs.htm</a>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact The Office of the Insurance Ombudsman, NJ Department of Banking and Insurance, 20 West State Street, PO Box 472, Trenton, NJ 08625-0472, 1-800-446-7467, Fax: 609-292-2431, <u>http://www.state.nj.us/dobi/consumer.htm</u>, ombudsman@dobi.state.nj.us

# Does this plan provide Minimum Essential Coverage? Yes.

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

# Does this plan meet Minimum Value Standards? Not Applicable.

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>	\$2,350
Specialist copayment	\$75
Hospital (facility) coinsurance	40%
Other coinsurance	40%

# 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:		
Cost Sharing		
<u>Deductibles</u>	\$2,350	
<u>Copayments</u>	\$10	
Coinsurance	\$3,700	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,120	

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

The <u>plan's</u> overall <u>deductible</u>	\$2,350
Specialist copayment	\$75
Hospital (facility) <u>coinsurance</u>	40%
Other coinsurance	40%

# This EXAMPLE event includes services like:

Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost Sharing</u>		
Deductibles	\$100	
Copayments	\$1,800	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,920	

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

The plan's overall deductible	\$2,350
Specialist copayment	\$75
<ul> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	40%
Other coinsurance	40%

#### 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>		
Deductibles	\$2,300	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,500	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-844-365-7373.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-844-365-7373.

#### **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 <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).

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# TTY: 711 Language Assistance:

For language assistance in your language call 1-844-365-7373 at no cost.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-844-365-7373.
Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-844-365-7373 ይደውሉ፡፡
Arabic -	مقرل ا عال عال مقرل ا عاجرل ا ، تفعلكت يأ نود ةي علل ا تامدخل ا علع لوصحك ا 365-7373 - 1-844-1
Armenian -	ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-844-365-7373 հեռախոսահամարով։
Bahasa-Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-844-365-7373 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-844-365-7373.
Bengali-Bangala -	আপনাক বেনািমূকম ভোষা পবকিষাি পপক হেকম এই নম্বক পিবেযক ান রেুন: 1–844–365–7373।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-844-365-7373.
Burmese -	သင့်အနေဖြင့် အခကြေးငွေ မပေးရပဲ ဘာသာစကားပန်ဆောင်မှုများ ရရှိနိင်ရန် 1-844-365-7373 သို့ ဖုန်းခေါ်ဆိုပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-844-365-7373.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-844-365-7373.
Cherokee -	ԱՆՖԴ ՏՇԻԳԹԴ ԹԸՅՐԱՆԴ Ե ԿԼՖԴ ԴԵՅԱՆԴ ԴԴ, ՕԻԳԻԽՆԻ 1-844-365-7373.
Chinese -	如欲使用免費語言服務,請致電1-844-365-7373。
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-844-365-7373.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-844-365-7373.
Dutch -	Voor gratis toegang tot taaldiensten, bell 1-844-365-7373.
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-844-365-7373.
French Creole -	Pou jwenn sèvis lang gratis, rele 1-844-365-7373.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-844-365-7373 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-844-365-7373.

Gujarati -	તમારે કોઇ જાતના ખર્ચ વનાિ ભાષાની સેાિઓની પહોોર્ માટે, કોલ કરો 1-844-365-7373.
Hawaiian -	No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-844-365-7373 Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लएि, 1-844-365-7373 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-844-365-7373.
lgbo -	Iji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 1-844-365-7373.
llocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-844-365-7373.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-844-365-7373.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-844-365-7373.
Japanese -	言語サービスを無料でご利用いただくには、1-844-365-7373 までお電話ください
Karen -	လၢတၢ်ကမၤန္နာ်ကိုဉ်အတာ်မၤစၢၤအတၢ်ဖံးတာ်မၤတဖဉ်လၢတအိဉ်ဒီးအၒၞၤလၢကဘဉ်ဟ့ဉ်အီၤအဂဵၢဘဉ်န္ဉဉ် ကိး 1-844-365-7373 တက္ၢ်
Korean -	무료 언어 서비스를 이용하려면 1-844-365-7373 번으로 전화해 주십시오.
Kru-Bassa -	M dyi wuqu-dù kà kò dò ɓĕ dyi mɔ́uń nì Pídyi ní, nìí, dá nɔ̀ɓà nìà kɛ: 1-844-365-7373.
Kurdish -	ىەرامژ هب مكب ىدنەويەپ ،ۆت ۆب نووچىخت ىخبەب نامز ىرازوگىتىمىزخ هب نىتشىيەگارىخپىسەد ۆب 7373-844-164
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບື້ເສຍຄື່າຕື້ກັບທີ່ານ, ໃຫ້ໂທຫາເບີ 1-844-365-7373.
Marathi -	कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी 1-844-365-7373 वर फोन करा.
Marshallese -	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-844-365-7373.
Micronesian Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-844-365-7373.
Mon-Khmer Cambodian -	ដ ៏មុបីទទួលបានដវោកមុមភាសាដ លឥតគិតថុលម្រៃរាប់ដលាកអុនក ូ មុដ <b>ៅទូរពែទដ</b> ៅកាន់ដលខ 1-844-365-7373 <sup>4</sup> .
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowol doo bą́ą́h ílínígóó kojį′ hólne' 1-844-365-7373.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गनन 1-844-365-7373 मा टेलिफोन गनुनहोस् ।
Nilotic-Dinka -	Të kɔɔr yïn wëër de thokic ke cïn wëu kɔr keek tënɔŋ yïn. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba 1-844-365-7373.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-844-365-7373.

Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-844-365-7373.
Persian - Polish -	د <i>ي ریگ</i> ب سامت <b>1-844-365-7373</b> مرامش اب ،ناگ <i>ي</i> ار روط مب نابن تامدخ مب یسر تسد یارب Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-844-365-7373.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-844-365-7373.
Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਨਿਾਂ ਬਸਿੇ ਮਿਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਰਿਨ ਲਈ, 1-844-365-7373 'ਤੇ ਫ਼ੋਨ ਰਿ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 1-844-365-7373.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-844-365-7373.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-844-365-7373.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-844-365-7373.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-844-365-7373.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-844-365-7373.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-844-365-7373.
Syriac- Tagalog -	ر مه، جرب کر مان
Telugu -	మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-844-365-7373 కు కల్ చేయండి.
Thai - Tongan -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-844-365-7373. Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-844-365-7373.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-844-365-7373.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-844-365-7373 numarayı arayın.
Ukrainian - Urdu- Vietnamese -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-844-365-7373. ںیرک تاب رپ 1-844-365-7373 ہے کے ہےنرک لصاح تامدخ ہقل عتم ہےس نابنز تمریقلاب۔. Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-844-365-7373.
Yiddish -	1-844-365-7373 צו צוטריט ךארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן
Yoruba -	Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-844-365-7373.