# **♥aetnaCVS**Health, 2024 VA Bronze S: Richmond HMO

Coverage for: Individual + Family | Plan Type: HMO



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=0767405&Y=24, or by calling 1-844-365-7373. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-844-365-7373 to request a copy.

| Important Questions  | Answers   | Why This Matters:   |
|--|---|---|
| What is the overall deductible?                                      | In- <u>Network</u> : Individual \$7,500 / Family \$15,000.  | 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. Certain office visits, <u>preventive care</u> and <u>urgent care</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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| Are there other deductibles for specific services?                   | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | In- <u>Network</u> : Individual \$9,400 / Family \$18,800.  | 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 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 <u>out-of-pocket limit</u> .  |
| 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-network providers. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before</u> you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ?           | Yes.  | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .  |



|  |  | What You Will Pay  |   |  |
|--|--|--|---|--|
| Common<br>Medical Event  | Services You May Need                            | In-Network Provider (You will pay the least)   | Out-of-Network<br>Provider (You will pay<br>the most) | Limitations, Exceptions, & Other Important Information   |
|  | Primary care visit to treat an injury or illness | \$50 copay/visit, deductible does not apply  | Not covered   | No charge for in- <u>network</u> virtual primary care telemedicine <u>provider</u> visits for certain services.  |
| If you visit a health care   | Specialist visit                                 | \$100 copay/visit, deductible does not apply   | Not covered   | None   |
| provider's office or clinic  | Preventive care /screening /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)              | 50% coinsurance  | Not covered   | None   |
| ii you nave a test   | Imaging (CT/PET scans, MRIs)                     | 50% coinsurance  | Not covered   | None   |
|  | Preferred/non-preferred generic drugs            | \$25 copay/ prescription for up to a 30 day supply, \$62.50 copay/ prescription for up to a 90 day supply, deductible does not apply | Not covered   | Covers up to a 30 day supply (retail prescription), 31-90 day supply (retail & mail  |
| If you need drugs to treat your illness or condition  More information about prescription drug | Preferred brand drugs                            | \$50 copay/ prescription for up to a 30 day supply, \$125 copay/ prescription for up to a 90 day supply                              | Not covered   | order prescription). Applicable cost share plus difference (brand minus generic cost) applies for brand when generic available. No charge for preferred generic FDA-approved women's   |
| coverage is available at http://aet.na/vaivl24   | Non-preferred brand drugs                        | \$100 copay/ prescription for up to a 30 day supply, \$250 copay/ prescription for up to a 90 day supply                             | Not covered   | contraceptives in- <u>network</u> .  |
|  | Preferred/non-preferred specialty drugs          | \$500 copay/ prescription for up to a 30 day supply  | Not covered   | All specialty <u>prescription drug</u> fills on initial fill must be filled at a <u>network</u> specialty pharmacy except for urgent situations. Your <u>plan</u> may include access to CVS retail pharmacies for certain <u>specialty drugs</u> . |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center)   | 50% coinsurance  | Not covered   | None   |
| Surgery  | Physician/surgeon fees                           | 50% coinsurance  | Not covered   | None   |

|   |   | What You Will Pay   |   |   |  |
|---|---|---|---|---|--|
| Common<br>Medical Event   | Services You May Need                     | In-Network Provider (You<br>will pay the least)   | Out-of-Network<br>Provider (You will pay<br>the most) | Limitations, Exceptions, & Other Important Information  |  |
| If you need immediate   | Emergency room care                       | 50% coinsurance   | 50% coinsurance                                       | Out-of-network <u>emergency room care</u> cost-share same as in- <u>network</u> . No coverage for non-emergency care.         |  |
| medical attention   | Emergency medical transportation          | 50% coinsurance   | 50% coinsurance                                       | Out-of-network cost-share same as in-network.   |  |
|   | Urgent care                               | \$75 copay/visit, deductible does not apply   | Not covered   | No coverage for non-urgent use.   |  |
| If you have a   | Facility fee (e.g., hospital room)        | 50% coinsurance   | Not covered   | None  |  |
| hospital stay   | Physician/surgeon fees                    | 50% coinsurance   | Not covered   | None  |  |
| If you need mental health,<br>behavioral health, or<br>substance abuse services | Outpatient services                       | Outpatient office visits: \$50 copay/visit, deductible does not apply; All other outpatient services: 50% coinsurance | Not covered   | None  |  |
|   | Inpatient services                        | 50% 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 | 50% coinsurance   | Not covered   | services. Maternity care may include tests and services described elsewhere in the SBC  |  |
|   | Childbirth/delivery facility services     | 50% coinsurance   | Not covered   | (i.e., ultrasound).   |  |
|   | Home health care                          | \$50 <u>copay</u> /visit, <u>deductible</u><br>does not apply   | Not covered   | Coverage is limited to 100 visits.  |  |
| If you need help  | Rehabilitation services                   | \$50 copay/visit, deductible does not apply   | Not covered   | Coverage is limited to 30 visits for Physical Therapy and Occupational Therapy combined, 30 visits for Speech Therapy.        |  |
| recovering or have other  | Habilitation services                     | 50% coinsurance   | Not covered   | None  |  |
| special health needs  | Skilled nursing care                      | 50% coinsurance   | Not covered   | Coverage is limited to 100 days per admission.  |  |
|   | 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                          | 50% coinsurance   | Not covered   | None  |  |

|  |                            | What You Will Pay  |   |   |
|--|----------------------------|--|---|---|
| Common<br>Medical Event                | Services You May Need      | In-Network Provider (You will pay the least)               | Out-of-Network<br>Provider (You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information   |
| If your child needs dental or eye care | Children's eye exam        | \$10 <u>copay</u> /visit, <u>deductible</u> does not apply | Not covered   | Coverage is limited to 1 exam every 12 months up to age 19.   |
|  | Children's glasses         | \$10 copay/visit, deductible does not apply                | Not covered   | Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses every 12 months up to 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.)

- Abortion
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult & Child)

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

## Routine foot care

Weight loss programs

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

- Chiropractic care Coverage is limited to 30 visits.
- Hearing aids Coverage is limited to one hearing aid per ear every 24 months up to \$1,500 per hearing aid for ages 0-18.
- Private-duty nursing Coverage is limited to 16 hours.

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: State Corporation Commission, Virginia Bureau of Insurance, 1-877-310-6560, <a href="https://scc.virginia.gov/pages/Insurance">https://scc.virginia.gov/pages/Insurance</a>.

• For more information on your rights to continue coverage, contact the plan at 1-844-365-7373.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596 or state health insurance marketplace 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:

• State Corporation Commission, Virginia Bureau of Insurance, 1-877-310-6560, https://scc.virginia.gov/pages/Insurance.

# 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? 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 plan's overall deductible   | \$7,500 |
|---------------------------------|---------|
| Specialist copayment            | \$100   |
| Hospital (facility) coinsurance | 50%     |
| Other coinsurance               | 50%     |

# 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> | \$7,50 |
|---|--------|
| Specialist copayment                        | \$100  |
| Hospital (facility) coinsurance             | 50%    |
| Other coinsurance                           | 50%    |

# Mia's Simple Fracture

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

| The <u>plan's</u> overall <u>deductible</u> | \$7,500 |
|---|---------|
| Specialist copayment                        | \$100   |
| Hospital (facility) coinsurance             | 50%     |
| Other coinsurance                           | 50%     |

#### 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              | \$12,700 |  |
|---------------------------------|----------|--|
| In this example, Peg would pay: |          |  |
| Cost Sharing                    |          |  |
| <u>Deductibles</u>              | \$7,500  |  |
| <u>Copayments</u>               | \$0      |  |
| <u>Coinsurance</u>              | \$1,900  |  |
| What isn't covered              |          |  |
| Limits or exclusions            | \$60     |  |
| The total Peg would pay is      | \$9,460  |  |

### This EXAMPLE event includes services like:

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

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Diabetic supplies (glucose meter)

| Total Example Cost              | \$5,600 |  |
|---------------------------------|---------|--|
| In this example, Joe would pay: |         |  |
| Cost Sharing                    |         |  |
| <u>Deductibles</u>              | \$3,200 |  |
| <u>Copayments</u>               | \$1,200 |  |
| <u>Coinsurance</u>              | \$0     |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$20    |  |
| The total Joe would pay is      | \$4,420 |  |

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

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

Rehabilitation services (physical therapy)

| Total Example Cost              | \$2,800 |  |
|---------------------------------|---------|--|
| In this example, Mia would pay: |         |  |
| Cost Sharing                    |         |  |
| <u>Deductibles</u>              | \$1,900 |  |
| <u>Copayments</u>               | \$400   |  |
| <u>Coinsurance</u>              | \$0     |  |
| What isn't covered              |         |  |
| Limits or exclusions            | \$0     |  |
| The total Mia would pay is      | \$2,300 |  |

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.

# **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).

Health plans are offered or underwritten or administered by Aetna Health Inc. (Pennsylvania) (Aetna). Aetna is part of the CVS Health family of companies.

## 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፡፡

مقرل ا على على الصال ا عاجر ل ا ، مقلكت يأنود منه على التامدخل العلى على العلى المدخل المدخل العلى المدخل العلى المدخل العلى المدخل المدخل

Armenian - Անվձար 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 বেনিামুক্য ভোষা প্রকিষা প্রপক হক্য এই নম্বক প্রেযক ান রেন: 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 ရရှိနိုင်ရန် 1-844-365-7373 သို့ ဖုန်းခေါ် ဆိုပါ။

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 - GYOJ SULAOJ OGOLOJJ L ALOJ JCEGWJJ VY, OLABWOL 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 ખર્ય વિના ભાષાની સેમિઓની પહોોર 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 लिए, 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 oru gasi asusu n'efu, kpoo 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 - လာတာ်ကမာန္နာ်ကိုြာအတာ်မာစားအတာ်ဖံးတာ်မာတဖဉ်လာတအို် ဒီးအပူးလာကဘဉ်ဟုဉ်အီးအဂ်ီးဘဉ်နှဉ် ကိုး 1-844-365-7373 တက္၏.

Korean - 무료 언어 서비스를 이용하려면 1-844-365-7373 번으로 전화해 주십시오.

Kru-Bassa - Μ dyi wudu-dù kà kò dò bě dyi móuń nì Pídyi ní, nìí, dá nòbà nìà kε: 1-844-365-7373.

یهر امر مب مکب ی دن موری میب ، و ت و ب ن و و چینت ی ب مب ن امز ی رازوگت مین خ مب نتشی مگاری بس مد و ب 1-844-365

Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບື່ເສຍຄື່າຕື້ກັບທີ່ານ, 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 Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-844-365-7373. Pohnpeyan -

Mon-Khmer ដ ទើម្បីទទួលបានដវោកម្មភាសាដ លឥតគិតថ្លាម្រែរាប់ដទោកអុនក រូ មុដទៅទូរពែុទដ**ៅ**កាន់ដលខ 1-844-365-7373។. Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowol doo bą́ąh ílínígóó kojį' hólne' 1-844-365-7373.

Nepali - निःशुल्क भाषा सेवा प्राप्त गनन 1-844-365-7373 मा टेलिफोन गन्नहोस् ।

Nilotic-Dinka - Të koor yin wëër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 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.

ديرىگب سامت 7373-465-1 هر امش اب ،ناگىار روط مب نابن تامدخ مب ىسر تسد ىار ب

Polish - 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 ਰਿੈ।

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-Fulfulde - 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.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-844-365-7373.

Telugu - మీరు భష నేవలను ఉచితంగ అందుకున ందుకు, 1-844-365-7373 కు శల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-844-365-7373.

Tongan - 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 - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-844-365-7373.

ںیرک تاب رپ 7373-365-444-1 ہے کے ہنرک لصاح تامدخ مقلعتم ہس نابز تمیقالاب۔

Vietnamese - 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 רארפשַ באדַינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wonú awon ise èdè l'ofe fun o, pe 1-844-365-7373.