◆aetnaCVSHealth.: 2024 NV Bronze 4: Las Vegas 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=0768988&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 <u>deductible</u> ?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	No.	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.
Are there other <u>deductibles</u> for specific services?	Yes. For <u>prescription drug</u> expenses - In- <u>network</u> : Individual \$4,495 / Family \$8,990. Does not apply to in- <u>network</u> for preferred generic drugs. 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> ?	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</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> ?	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> .



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	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	\$15 <u>copay</u> /visit	Not covered	None
If you visit a health care	<u>Specialist</u> visit	\$100 <u>copay</u> /visit	Not covered	None
provider's 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)	Lab: \$50 <u>copay</u> /visit; X-ray: \$75 <u>copay</u> /visit	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$750 <u>copay</u> /visit	Not covered	None
If you need drugs to treat your illness or condition More information about	Preferred generic drugs	Tier 1A: \$5 <u>copay</u> / prescription (retail), \$12.50 <u>copay</u> / prescription (mail order); Tier 1: \$40 <u>copay</u> / prescription (retail), \$100 <u>copay</u> / prescription (mail order)	Not covered	Covers up to a 30 day supply (retail prescription), 31-90 day supply (mail 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
prescription drug coverage is available at	Preferred brand drugs	40% <u>coinsurance</u> (retail & mail order)	Not covered	contraceptives in- <u>network</u> . Maintenance drugs- after two retail fills, you are required to fill a 90-day supply at CVS Caremark [®] Mail Service
http://aet.na/nvivl24	Non-preferred generic/brand drugs	45% <u>coinsurance</u> (retail & mail order)	Not covered	Pharmacy or CVS Pharmacy.
	Preferred/non-preferred <u>specialty</u> <u>drugs</u>	50% <u>coinsurance</u> 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)	\$1,000 <u>copay</u> /visit for hospital facility; \$750 <u>copay</u> /visit for free standing facility	Not covered	None
	Physician/surgeon fees	\$500 <u>copay</u> /visit	Not covered	None

		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	
If you need immediate medical attention	Emergency room care	\$2,200 <u>copay</u> /visit	\$2,200 <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	\$2,200 <u>copay</u> /trip	\$2,200 <u>copay</u> /trip	Out-of-network cost-share same as in-network.	
	Urgent care	\$50 <u>copay</u> /visit	Not covered	No coverage for non-urgent use.	
If you have a	Facility fee (e.g., hospital room)	\$2,500 <u>copay</u> /day, days 1-3	Not covered	None	
hospital stay	Physician/surgeon fees	No charge	Not covered	None	
If you need mental health, behavioral health, or	Outpatient services	Outpatient office visits: \$15 <u>copay</u> /visit; All other outpatient services: \$100 <u>copay</u> /visit	Not covered	None	
substance abuse services	Inpatient services	\$2,500 <u>copay</u> /day, days 1-3	Not covered	None	
	Office visits	No charge	Not covered	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	No charge	Not covered	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC	
	Childbirth/delivery facility services	\$2,500 <u>copay</u> /day, days 1-3	Not covered	(i.e., ultrasound).	
	<u>Home health care</u>	\$80 <u>copay</u> /visit	Not covered	None	
	Rehabilitation services	\$80 <u>copay</u> /visit	Not covered	Coverage is limited to 120 visits for Physical Therapy, Occupational Therapy & Speech Therapy combined.	
	Habilitation services	\$100 <u>copay</u> /visit	Not covered	None	
If you need help	Skilled nursing care	\$2,500 <u>copay</u> /day, days 1-3	Not covered	Coverage is limited to 100 days.	
recovering or have other special health needs	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	Inpatient: \$2,500 <u>copay</u> /day, days 1-3; Outpatient: 50% <u>coinsurance</u>	Not covered	None	

		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
	Children's eye exam	\$10 <u>copay</u> /visit	Not covered	Coverage is limited to 1 exam every 12 months up to age 19.
If your child needs dental or eye care	Children's glasses	\$10 <u>copay</u> /visit	Not covered	Coverage is limited to 1 set of frames and 1 set of contact lenses or eyeglass lenses per calendar year 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	Long-term care	Routine foot care	
Acupuncture	 Non-emergency care when traveling outside the 	 Weight loss programs 	
Cosmetic surgery	U.S.		
 Dental care (Adult & Child) 	 Routine eye care (Adult) 		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Bariatric surgery - Coverage is limited to 1	 Hearing aids - Coverage is limited to 1 per ear 	Private-duty nursing - Covered when provided by a		
procedure per lifetime.	every 3 years.	Hospital, Ambulatory Surgical Facility, Skilled		
Chiropractic care - Coverage is limited to 20 visits.	 Infertility treatment - Benefit limitations may apply. 	Nursing Facility (100 day/cal year limits apply) or		
		Hospice Care Facility.		

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: Nevada Division of Insurance, (702) 486-4009, <u>http://doi.nv.gov/Consumers</u>.

• 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 Office of Consumer Health Assistance, 555 E Washington Avenue Suite 4800, Las Vegas, NV 83101, (702) 486-3587, (888) 333-1597, <u>http://dhhs.nv.gov/Programs/CHA/</u>, cha@govcha.nv.gov

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:

- Nevada Division of Insurance, (702) 486-4009, http://doi.nv.gov/Consumers.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact Office of Consumer Health Assistance, 555 E Washington Avenue Suite 4800, Las Vegas, NV 83101, (702) 486-3587, (888) 333-1597, <u>http://dhhs.nv.gov/Programs/CHA/</u>, cha@govcha.nv.gov

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 <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$2,500
Other copayment	\$0

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) Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$2,800	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,860	

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>	\$0
Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$2,500
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 Diabetic supplies (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost Sharing</u>		
Deductibles*	\$3,100	
<u>Copayments</u>	\$600	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$3,720	

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$2,500
Other <u>copayment</u>	\$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	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
Deductibles	\$0	
<u>Copayments</u>	\$2,000	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,000	

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.

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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 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).

Health plans are offered or underwritten or administered by Aetna Health of Utah Inc. (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 አ <i>ገ</i> ል <i>ግሎቶችን ያ</i> ለክፍያ ለ <i>ጣግኘት</i> ፣ በ 1-844-365-7373 ይደውሉ፡፡
Arabic -	مقرل ا عال عال مقرل ا عاجرل ا ، ةف لكت يأ نود ةي و غلل ا تامدخل ا على لوص حل ا 365-7373 - 1-844
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 বেনিামূকম 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 -	ԱՋՅ⅃ Տ೮ՒԹՅ⅃ ԾՇՅԵՐՂ⅃ Ը АՐՅ⅃ ⅃ℂℇGWՂ⅃ ՃՋ, ՕՒℬᲮWᲝᲮ 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 gasị 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 -	လ၊တၢ်ကမၤန္နာ်ကိုဉ်အတာ်မၤစၢၤအတာ်ဖံးတာ်မၤတဖဉ်လၢတအိဉ်ဒီးအၒၟၤလၢကဘဉ်ဟ့ဉ်အီၤအဂ်ီ၊ဘဉ်နှဉ် ကိး 1-844-365-7373 တက္ၢ်
Korean -	무료 언어 서비스를 이용하려면 1-844-365-7373 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔ́uń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-844-365-7373.
Kurdish -	ىەرامژ ھب ھكب ىدنھويھپ ،ۆت ۆب نووچىٽ ئىبھب نامز ىرازوگىتىمزخ ھب نتشىيھگارىخپسەد ۆب 7373-365-1844
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 ើមបីទទួលបានដវោកមមភាសាដ លឥតគិតថ្លលម្អៃរាប់ដលាកអ៊ុនក ូ មុដ ៅទូរពែទដ ៅកាន់ដលខ 1-844-365-7373 [។] .
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 wɛ̈ɛr 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 1-844-365-7373 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-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.
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. ںی نابز 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.