Coverage for: Individual + Family | Plan Type: POS II



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, visit <u>www.ih-aetna.com/fcps</u> or call 1-888-236-6249. 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 1-888-236-6249 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network</u> : Individual \$250 / Family \$500. Out-of-Network: Individual \$500 / Family \$1,000.	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 deductible?	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> 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 \$2,000 / Family \$4,000. Out-of-Network: Individual \$4,000 / Family \$8,000. Pharmacy: Individual \$1,500 / Family \$3,000	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 limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, and penalties for failure to obtain pre-authorization for services. Coinsurance and copayments for covered prescriptions apply to a separate pharmacy out-of-pocket maximum.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See <a href="https://www.ih-aetna.com/fcps">www.ih-aetna.com/fcps</a> or call 1-888-236-6249 for a list of in- <a href="https://network.providers">network providers</a> .	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</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



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	\$20 <u>copay</u> /visit	40% coinsurance	None	
	Specialist visit	\$20 <u>copay</u> /visit	40% coinsurance	None	
If you visit a health care <u>provider</u> 's office or clinic	Preventive care /screening /immunization	No charge. Deductible does not apply.	40% coinsurance	Age & frequency limits may apply. 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.	
	Diagnostic test (x-ray, blood work)	No charge	40% coinsurance	Refer to http://www.ih-aetna.com/fcps for	
If you have a test	Imaging (CT/PET scans, MRIs)	\$75 <u>copay</u> /visit	40% coinsurance	participating laboratories/radiology facilities. Copay applies to complex radiology services.	
If you need drugs	Generic drugs	Retail: \$7/\$14/\$21 (30/60/90-day supply) Mail Order: \$14 (up to 90-day supply)	Pay in full, then file claim for reimbursement.	Maximum \$50 copay per 30-day supply of insulin. Participants using a CVS retail pharmacy for maintenance medications may receive a 90-day supply for two retail copays.	
to treat your illness or condition  More information about prescription drug coverage is available at http://info.caremark.com/fcps	Preferred brand drugs	20% of cost of drug; maximum copay: Retail: \$75/\$150/\$225 (30/60/90-day supply) Mail Order: \$150 (up to 90-day supply)	Reimbursement limited to amount plan would have paid if network pharmacy was used.	For plan details, see  http://info.caremark.com/fcps (employees and non-Medicare retirees).  Your plan uses a network of participating pharmacies and a formulary (a list of preferred covered medications). Some drugs may require preauthorization. If the necessary preauthorization is not obtained, the drug may	
COM/ICPS	Non-preferred brand drugs	Not covered	Not covered	not be covered.	
	Specialty drugs	20% of cost of drug, \$75 max (up to 30- day supply)	Must use CVS Specialty Pharmacy after first fill	Deductible does not apply to prescription coverage. Certain preventive medications covered for \$0 copay.	

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least)  What You Will Pay Out-of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	10% coinsurance	40% coinsurance 40% coinsurance	<u>Pre-authorization</u> may be required depending on type of service rendered.	
	Emergency room care	10% coinsurance plus \$250 copay/visit	10% coinsurance plus \$250 copay/visit	\$250 copay waived if admitted. No coverage for non-emergency use; prudent layperson rules & definitions apply.	
If you need immediate medical attention	Emergency medical transportation	10% coinsurance	40% coinsurance	Must be medically necessary. Non-emergency transport: not covered, except if pre-authorized	
attention	<u>Urgent care</u>	10% <u>coinsurance,</u> <u>deductible</u> doesn't apply	10% <u>coinsurance,</u> <u>deductible</u> doesn't apply	If using a non-participating provider, may be required to pay in full & file for reimbursement.	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	40% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	Pre-authorization required for all inpatient hospital stays.	
, ,	Physician/surgeon fees	10% coinsurance	40% coinsurance	Pre-authorization may be required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <u>copay</u> /office visit; 10% <u>coinsurance</u> <u>outpatient facility</u>	40% <u>coinsurance</u>	Pre-authorization is not required for Outpatient Therapy. Pre-authorization required for Psychological Testing, Neuropsychological Testing, Outpatient ECT, Biofeedback, Outpatient Detoxification & Home Health Care.	
	Inpatient services	10% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	40% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	Pre-authorization required for all inpatient hospital & treatment facility stays, in addition to care received in Intensive Outpatient, Partial Hospitalization & Residential Treatment settings.	
	Office visits	No charge	40% coinsurance	Cost sharing doesn't apply to certain preventive	
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	40% coinsurance	services. Depending on the type of service, a	
	Childbirth/delivery facility services	10% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	40% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	copayment, coinsurance or deductible may apply. Maternity care may include tests & services described elsewhere in the SBC (i.e. ultrasound). Pre-authorization required for maternity & newborn confinements that exceed the standard length of stay for normal vaginal delivery or C-Section. Pre-authorization may be required for out-of-network care.	

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	U Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	10% coinsurance	40% coinsurance	90 visits/calendar year. Pre-authorization required for certain services.
	Rehabilitation services	\$20 <u>copay</u> /visit	40% coinsurance	90 visits/therapy/calendar year. Subject to review for medical necessity.
If you need help recovering or have other special health needs	Habilitation services	\$20 <u>copay</u> /visit	40% <u>coinsurance</u>	No visit limit for treatment of Autism. Other habilitative services covered as part of Early Intervention Program (birth to age 3). For diagnosis other than Autism, 90 visits/calendar year each for Habilitation Physical, Occupational & Speech Therapy.
	Skilled nursing care	10% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	40% <u>coinsurance</u> plus \$150 <u>copay</u> /stay	120 days max/confinement. Days renewed when out of facility for 60 consecutive days. Preauthorization required. \$150 copay waived if directly transferred from inpatient facility
	Durable medical equipment	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required for certain <u>durable</u> <u>medical equipment</u> (i.e. motorized wheelchairs, customized braces). Limited to 1 for same/similar purpose. Frequency limits apply. Excludes repairs for misuse/abuse
	Hospice services	10% coinsurance plus \$150 copay/stay for inpatient; 10% coinsurance for outpatient	40% coinsurance plus \$150 copay/stay for inpatient; 40% coinsurance for outpatient	Pre-authorization required. Per admission copay waived if transferred directly from inpatient or skilled nursing facility.
If your child needs dental or eye care	Children's eye exam	\$20 <u>copay</u> /visit, not subject to <u>deductible</u> .	Reimbursement up to \$40/visit.	Once every 12 months. Routine vision services not subject to deductible.
	Children's glasses	Standard glasses covered in full up to \$130 allowance	Reimbursement \$40-\$80	Lenses once per 12 months; frames once per 24 months; max \$130 allowance.
	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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine Foot Care

Weight loss programs - Except for required <u>preventive</u> <u>services</u>.

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

- Accupuncture only if used by physician in lieu of anesthesia
- Bariatric surgery subject to Utilization Management approval
- Chiropractic care subject to Utilization Management
- Hearing aids subject to maximum of \$1,500 per ear every 36 months
- Infertility treatment Subject to Utilization Management approval.
- Private-duty nursing limited to 120 days per plan year
- Routine eye care (Adult and Child)

# **Your Rights to Continue Coverage:**

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the <u>plan</u> at <u>www.fcps.edu</u> or 571-423-3200, Option 3.
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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 Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

## **Your Grievance and Appeals Rights:**

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

- Aetna directly by calling 1-888-236-6249.
- For non-federal governmental group health <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: <a href="http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html">http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</a>.

For grievances and appeals regarding your drug coverage, contact:

• CVS Caremark at 1-888-217-4161 or visit http://info.caremark.com/fcps (active employees/non-Medicare retirees)

Does this	nlan	provide	Minimum	<b>Fssential</b>	Coverage?	Yes
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Minimum Essential Coverage 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? Yes.

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

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <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 plans. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

### 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>	\$250		
Copayments	\$200		
Coinsurance	\$900		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$1,410		

# 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>	\$250
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
In this example, Joe would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$450
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,760

# Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist copayment	\$20
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$1,900		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$250		
<u>Copayments</u>	\$400		
<u>Coinsurance</u>	\$100		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$750		

The plan would be responsible for the other costs of these EXAMPLE covered services.

Note: If your plan has a wellness program and you choose to participate, you may be able to reduce your costs.

## **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-236-6249. TTY: 711.

## **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/Innovation Health 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, or disability.

Aetna/Innovation Health provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, please call 1-888-236-6249.

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 1-800-370-4526 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-800-370-4526.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-800-370-4526 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-800-370-4526 الرجاء الاتصال على الرقم المجاني

Armenian - Lեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-800-370-4526 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-370-4526 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-800-370-4526 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামূল্যে 1-800-370-4526-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-370-4526 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-800-370-4526 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-800-370-4526.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-800-370-4526 sin gåstu.

Cherokee -  $\theta \circ D Y \theta S \circ D h \mathcal{A} \circ D J J h \circ D S P \circ D Y \theta \mathcal{A} \Gamma (GWY) O D W \circ S 1-800-370-4526 O \theta T C A G O J d E G P J h P R \theta$ .

Chinese - 欲取得繁體中文語言協助, 請撥打1-800-370-4526, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-800-370-4526.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-800-370-4526 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-800-370-4526.

French - Pour une assistance linguistique en français appeler le 1-800-370-4526 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-370-4526 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-370-4526 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-800-370-4526 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ચ વગર 1-800-370-4526 પર કૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-800-370-4526. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-800-370-4526 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-370-4526.

lbo - Maka enyemaka asusu na Igbo kpoo 1-800-370-4526 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-370-4526 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-370-4526.

Japanese - 日本語で援助をご希望の方は、1-800-370-4526 まで無料でお電話ください。

Karen - လာတာမြာစားတာကတိုးကျိုဉ်အင်္ဂါ ကျိုဉ် 🛱 800-370-4526 လာတအို ၁ ဒီးတာလာဘွဲ့ ၁ လာဘိနာ ၁ ရှိ

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsoó-wuduun wee, dá 1-800-370-4526

برای راهنمایی به زبان فارسی با شماره 4526-370-4520 به خورایی پهیومندی بکن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ 800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - कोणत्याही शूल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-800-370-4526 वर फोन करा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelok wōnān.

Micronesian-

Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais.

Mon-Khmer, សម្រាប់ជំនួយភាសាជា ភាសាខុមរៃ សូមទូសេ័ពទទ**ៅកាន់លខេ 1-800-370-4526** ដ**ោយឥតគិតថ្**ល។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-370-4526

Nepali - (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1-800-370-4526 मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kupony ë thok ë Thuonjan col 1-800-370-4526 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-370-4526 'ਤੇ ਮਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 4526-370-4520 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezplatnie pod numer 1-800-370-4526.

Portuguese - Para obter assistência linguística em português ligue para o 1-800-370-4526 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-370-4526

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-370-4526.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-370-4526 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-370-4526.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-800-370-4526.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-800-370-4526. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-370-4526 bila malipo.

Syriac - K = 32K K & pari and slee K wain or Ly ippk 181,90-1-800-370-4526 ap

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-370-4526 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-800-370-4526 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-800-370-4526 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-370-4526 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-370-4526 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-370-4526.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-370-4526.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-800-370-4526 . پر بات کریں۔

Vietnamese - Đê 'được hố trợ ngôn ngư băng (ngôn ngư), hấy gọi miến phi 'đên số 1-800-370-4526.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-800-370-4526 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-800-370-4526 lái san owó kankan rárá.