UnitedHealthcare\*: University of Louisville 2019-382-1

Coverage Period: 08/01/2019 - 07/31/2020

Coverage for: Student/Family | Plan Type: PPO



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 www.uhcsr.com/louisville or call (866) 907-6342. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance (coins)</u>, <u>copayment (copay)</u>, <u>deductible (ded)</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call (866) 907-6342 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Preferred Providers \$200 (Person) <a href="mailto:linework Providers">In-Network Providers</a> \$700 (Person) Out of Network \$1,000 (Person)	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.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , Pediatric Dental, Pediatric Vision and categories with <u>copay</u> are 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?	Yes. Pediatric Dental \$500. 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> ?	\$5,000 (Person) \$10,000 (Family)	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?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> 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 www.uhcsr.com/louisville or call (866) 907-6342 for a list of 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</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	Preferred Provider	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% Coins \$30 Copay per visit; ded does not apply	30% Coins \$30 Copay per visit; ded does not apply	35% <u>Coins</u> \$30 <u>Copay</u> per visit; <u>ded</u> does not apply	May not apply when related to surgery or	
	<u>Specialist</u> visit	10% Coins \$30 Copay per visit; ded does not apply	30% Coins \$30 Copay per visit; ded does not apply	35% <u>Coins</u> \$30 <u>Copay</u> per visit; <u>ded</u> does not apply	Physiotherapy.	
	Preventive care/screening/immunization	No Charge	No Charge	25% <u>Coins</u>	Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. 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	ve a test <u>Diagnostic test</u> (x-ray, blood work)		ray Services: \$25 <u>Copay</u> per visit; <u>ded</u> does not apply Diagnostic X-	Diagnostic X-ray Services: \$25 Copay per visit; ded does not apply Diagnostic X-ray Services: 35% Coins Laboratory Procedures: \$20 Copay per visit;	none	

	t Services You May Need		What You Will	Pay		
Common Medical Event		Preferred Provider	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		apply Laboratory Procedures: \$20 <u>Copay</u> per visit; <u>ded</u> does not apply	\$20 <u>Copay</u> per visit; <u>ded</u> does not apply Laboratory Procedures: 30% <u>Coins</u>	ded does not apply Laboratory Procedures: 35% Coins		
	Imaging (CT/PET scans, MRIs)	10% <u>Coins</u> \$25 <u>Copay</u> per visit; <u>ded</u> does not apply	\$25 <u>Copay</u> per visit; <u>ded</u> does not apply 30% <u>Coins</u>	\$25 <u>Copay</u> per visit; <u>ded</u> does not apply 35% <u>Coins</u>	none	
	Tier 1 - Your Lowest-Cost Option	\$15 <u>Copay</u> per prescription Tier 1; <u>ded</u> does not apply	\$15 <u>Copay</u> per prescription Tier 1; <u>ded</u> does not apply	25% <u>Coins</u>	Select Providers: up to a 31 day supply per prescription Select Providers: Mail order <u>Prescription</u> <u>Drugs</u> through UHCP at 2 times the retail <u>Copay</u> up to a 90 day supply. <u>Preferred Providers</u> : up to a 31 day supply	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.uhcsr.com/pdl	Tier 2 - Your Midrange-Cost Option	\$30 <u>Copay</u> per prescription Tier 2; <u>ded</u> does not apply	\$30 Copay per prescription Tier 2; ded does not apply	25% <u>Coins</u>	per prescription Preferred Providers: Mail order Prescription Drugs through UHCP at 2 times the retail Copay up to a 90 day supply. You may need to obtain certain specialty	
	Tier 3 - Your Highest-Cost Option	\$50 <u>Copay</u> per prescription Tier 3; <u>ded</u> does not apply	per prescription Tier 3; ded does not apply	drugs from a pharmacy designated by us. The Insured Person is not responsible for paying a Copay and/or Coins for Preventive Care Medications including contraceptives. Out: (The Insured would need to pay for the prescription in full and submit the		
	Tier 4 - Additional High-Cost Option	Not Covered	Not Covered	Not Covered	receipt to the company for	

			What You Will	Pay		
Common Medical Event	Services You May Need	Preferred Provider	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					reimbursement.)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
surgery	Physician/surgeon fees	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
lf you need immediate	Emergency room care	10% <u>Coins</u> \$150 <u>Copay</u> per visit; <u>ded</u> does not apply	\$150 <u>Copay</u> per visit; <u>ded</u> does not apply 30% <u>Coins</u>	\$150 <u>Copay</u> per visit; <u>ded</u> does not apply 35% <u>Coins</u>	May be limited to use of emergency room and supplies. The Copay will be waived if admitted to the Hospital.	
If you need immediate	Emergency medical transportation	Not Covered	30% <u>Coins</u>	30% <u>Coins</u>	none	
medical attention	<u>Urgent care</u>	10% <u>Coins</u> \$50 <u>Copay</u> per visit; <u>ded</u> does not apply	\$50 <u>Copay</u> per visit; <u>ded</u> does not apply 30% <u>Coins</u>	\$50 <u>Copay</u> per visit; <u>ded</u> does not apply 35% <u>Coins</u>	May be limited to facility fees.	
If you have a hospital	Facility fee (e.g., hospital room)	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
stay	Physician/surgeon fees	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Physician's Visits: 10% Coins Laboratory Procedures: 10% Coins Physician's Visits: \$30 Copay per visit; ded does not apply Laboratory Procedures: \$20 Copay per visit; ded	Laboratory Procedures: \$20 Copay per visit; ded does not apply Laboratory Procedures: 30% Coins Physician's Visits: \$30 Copay per visit; ded does not apply Physician's	Laboratory Procedures: \$20 Copay per visit; ded does not apply Laboratory Procedures: 35% Coins Physician's Visits: \$30 Copay per visit; ded does not apply Physician's Visits: 35% Coins	none	

			What You Will	Pay		
Common Medical Event	Services You May Need	Preferred Provider	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		does not apply	Visits: 30% Coins			
	Inpatient services	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
If you are pregnant	Office visits	10% <u>Coins</u> \$30 <u>Copay</u> per visit; <u>ded</u> does not apply	30% Coins \$30 Copay per visit; ded does not apply	35% <u>Coins</u> \$30 <u>Copay</u> per visit; <u>ded</u> does not apply	Cost sharing does not apply for preventive services when provided by a preferred provider. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may	
	Childbirth/delivery professional services	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
	Home health care	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
If you need help recovering or have other special health needs	Rehabilitation services	Physiotherapy: No Charge Inpatient Rehabilitation Facility: 10% Coins Physiotherapy: \$20 Copay per visit; ded does not apply	30% <u>Coins</u>	Inpatient Rehabilitation Facility: 35% Coins Physiotherapy: 25% Coins	none	
	Habilitation services	\$20 <u>Copay</u> per visit; <u>ded</u> does not apply	30% <u>Coins</u>	25% <u>Coins</u>	none	
	Skilled nursing care	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
	Durable medical equipment	10% <u>Coins</u>	30% <u>Coins</u>	35% <u>Coins</u>	none	
	Hospice services	Paid at least equal to the	Paid at least equal to the	Paid at least equal to the	none	

Common Medical Event	Services You May Need		What You Will	Pay		
		Preferred Provider	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Medicare benefits for Hospice Care	Medicare benefits for Hospice Care	Medicare benefits for Hospice Care		
If your child needs dental or eye care	Children's eye exam	See your plan's Pediatric Vision Benefit Details	\$20 <u>Copay</u> per exam; <u>ded</u> does not apply	25% <u>Coins;</u> <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*	
	Children's glasses	See your plan's Pediatric Vision Benefit Details	Lens: \$40 Copay; ded does not apply Frames: Tiered Copays from no charge to 40% based on retail cost. ded does not apply	25% <u>Coins;</u> <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*	
	Children's dental check-up	See your plan's Pediatric Dental Benefit Details	50% <u>Coins</u>	50% <u>Coins</u>	See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.*	

# **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 except as noted in the policy
- Bariatric surgery

Cosmetic surgery

- Dental care (Adult) except as noted in the policy
- Infertility treatment

Long-term care

Routine eye care (Adult)

Weight loss programs

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

Chiropractic care

Hearing aids

Non-emergency care when traveling outside the U.S.

Private-duty nursing

Routine foot care

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: Kentucky Department of Insurance at 1-800-595-6053 or visit http://insurance.ky.gov/. 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.

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: Kentucky Department of Insurance at 1-800-595-6053 or visit http://insurance.ky.gov/.

# Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

# Does this plan meet the 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.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-260-2723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-260-2723.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-260-2723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-260-2723.

T	n saa avamnla	e of how this nl	an might cove	r coete for a ca	mnle medical situation	, see the next section.	
	J See example	35 01 110W 11115 <u>PI</u>	<u>an</u> migni cove	i 60313 iui a sa	mpie medicai silualioi	i, see iiie iiexi seciioii.	

# **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 Bab (9 months of in-network pre-natal hospital delivery)		Managing Joe's type 2 Di (a year of routine in-network car controlled condition)	e of a well-	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's</u> overall <u>deductible</u> \$700 ■ <u>Specialist copayment</u> \$30 ■ Hospital (facility) <u>coinsurance</u> 30% ■ Other <u>coinsurance</u> 30%		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li>Specialist <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> <li>30%</li> </ul>		<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$700 \$30 30% 30%
This EXAMPLE event includes ser Specialist office visits (prenatal care) Childbirth/Delivery Professional Servi Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blo Specialist visit (anesthesia)	ices	This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		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	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$700	Deductibles	\$700	Deductibles	\$700
Copayments	\$50	Copayments	\$1,000	Copayments	\$90
Coinsurance	\$3,600	Coinsurance	\$500	Coinsurance	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0
The total Peg would pay is	\$4,410	The total Joe would pay is	\$2,260	The total Mia would pay is	\$1,090

# NON-DISCRIMINATION NOTICE

UnitedHealthcare StudentResources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator
United HealthCare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC\_Civil\_Rights@uhc.com

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

### LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

#### English

Language assistance services are available to you free of charge. Please call 1-866-260-2723.

#### Albanian

Shërbimet e ndihmës në gjuhën amtare ofrohen falas. Ju lutemi telefononi në numrin 1-866-260-2723.

#### Amharic

#### Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 2723-260-866-1.

#### Armenian

Ձեզ մատչելի են անվՃար լեզվական օգնության ծառայություններ։ Խնդրում ենք զանգահարել 1-866-260-2723 համարով։

### Bantu- Kirundi

Uronswa ku buntu serivisi zifatiye ku rurimi zo kugufasha. Utegerezwa guhamagara 1-866-260-2723.

### Bisayan- Visayan (Cebuano)

Magamit nimo ang mga serbisyo sa tabang sa lengguwahe nga walay bayad. Palihug tawag sa 1-866-260-2723.

#### Bengali- Bangala

ঘোষণা : ভাষা সহায়তা পরিষেবা আপনি বিনামূল্যে পেতে পারেন। দ্যা করে 1-866-260-2723-তে কল করুন।

#### Burmese

ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများ သင့် အတွက် အစမဲ့ရရှိနိုင်သည်။ ကျေးဇူးပြု၍ ဖုန်း 1-866-260-2723 ကိုခေါ် ပါ။

## Cambodian- Mon-Khmer

សេវាជំនួយផ្នែកភាសាដែលឥតគិតថ្លៃ មានសម្រាប់អ្នក។

សូមទូរស័ព្ទទៅលេខ 1-866-260-2723។

## Cherokee

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### Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

#### Choctaw

Chahta anumpa ish anumpuli hokmvt tohsholi yvt peh pilla hochi apela hinla. I paya 1-866-260-2723.

#### Cushite- Oromo

Tajaajilliwwan gargaarsa afaanii kanfalttii malee siif jira. Maaloo karaa lakkoofsa bilbilaa 1-866-260-2723 bilbili.

## Dutch

Taalbijstandsdiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

SR LAP 64 (6-18)

#### French

Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

#### French Creole-Haitian Creole

Gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-260-2723.

#### German

Sprachliche Hilfsdienstleistungen stehen Ihnen kostenlos zur Verfügung. Bitte rufen Sie an unter: 1-866-260-2723.

#### Greek

Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν. Καλέστε το 1-866-260-2723.

## Gujarati

ભાષા સહ્યય સેવાઓ તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. કૃપા કરીને 1-866-260-2723 પર ક્રેલ કરો.

#### Hawaiian

Kōkua manuahi ma kāu 'ōlelo i loa'a 'ia. E kelepona i ka helu 1-866-260-2723.

#### Hindi

आप के लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

#### Hmong

Muaj cov kev pab txhais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.

#### Tho

Enyemaka na-ahazi asusu, bu n'efu, diri gi. Kpoo 1-866-260-2723.

#### Ilocano

Adda awan bayadna a serbisio para iti language assistance. Pangngaasim ta tawagam ti 1-866-260-2723.

### Indonesian

Layanan bantuan bahasa bebas biaya tersedia untuk Anda. Harap hubungi 1-866-260-2723.

#### Italian

Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

## Japanese

無料の言語支援サービスをご利用いただけます。 1-866-260-2723 までお電話ください。

#### Karen

ကျိာ်တာမေးစားအကိုနမာနှုံအီးသူဝဲလာတလိဉ်ဟုဉ်အပူးဘဉ်(ခီလီ)နှဉ်လီး. ဝံသးစူးဆုံးကျိုးဘဉ်1-866-260-2723တက္က်.

## Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-260-2723 번으로 전화하십시오.

#### Kru- Bassa

Bot ba hola ni kobol mahop ngui nsaa wogui wo ba yé ha i nyuu yon. Sebel i nsinga ini 1-866-260-2723.

# Kurdish Sorani

خزمەتەكلىي يارمەتىيى زمانى بەخۆر ايى بۆ تۆ دابين دەكريّن. تكايە تەلمەڧۆن بكە بۆ ژمار دى 2723-266-1.

#### Laotiai

ີ່ມີບໍລິການທາງດ້ານພາສາບໍ່ເສຍຄໍ່າໃຫ້ແກໍ່ທໍ່ານ. ກະລຸນາໂທຫາເບີ 1-866-260-2723.

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#### Marathi

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे. त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

#### Marshallese

Kwomaroñ bōk jerbal in jipañ in kajin ilo ejjelok wonāān. Jouj im kallok 1-866-260-2723.

## Micronesian-Pohnpeian

Mie sawas en mahsen ong komwi, soh isepe. Melau eker 1-866-260-2723.

#### Navajo

Saad bee áka'e'eyeed bee áka'nída'wo'ígíí t'áá jíík'eh bee nich'į' bee ná'ahoot'i'. T'áá shoodí kohji' 1-866-260-2723 hodíilnih.

#### Nepali

भाषा सहायता सेवाहरू निःशुल्क उपलब्ध छन्। कृपया 1-866-260-2723 मा कल गर्नुहोस्।

# Nilotic-Dinka

Käk ë kuny ajuser ë thok atë tinë yin abac të cin wëu yeke thiëëc. Yin cəl 1-866-260-2723.

#### Norwegian

Du kan få gratis språkhjelp. Ring 1-866-260-2723.

## Pennsylvania Dutch

Schprooch iwwesetze Hilf kannscht du frei hawwe. Ruf 1-866-260-2723.

## Persian-Farsi

خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 2723-260-1866 تماس بگیرید.

#### Polish

Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-260-2723.

## Portuguese

Oferecemos serviço gratuito de assistência de idioma. Ligue para 1-866-260-2723.

## Punjabi

ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ 1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

# Romanian

Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă rugăm să sunați la 1-866-260-2723.

#### Russian

Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

# Samoan- Fa'asamoa

O loo maua fesoasoani mo gagana mo oe ma e lē totogia. Faamolemole telefoni le 1-866-260-2723.

#### Serbo- Croatian

Možete besplatno koristiti usluge prevodioca. Molimo nazovite 1-866-260-2723.

## Somali

Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa. Fadlan wac 1-866-260-2723.

## Spanish

Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

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### Sudanic- Fulfulde

E woodi walliinde dow wolde caahu ngam maaɗa. Noodu 1-866-260-2723.

#### Swahili

Huduma za msaada wa lugha zinapatikana kwa ajili yako bure. Tafadhali piga simu 1-866-260-2723.

### Syriac- Assyrian

#### Tagalog

Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walang bayad. Mangyaring tumawag sa 1-866-260-2723.

### Telugu

లాంగ్వేజ్ అసిస్టెంట్ సర్వీసెస్ మీకు ఉచితంగా అందుబాటులో ఉన్నాయి. దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

## Thai

มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่า ยแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข

1-866-260-2733

### Tongan- Fakatonga

'Oku 'i ai pē 'a e sēvesi ki he lea' ke tokoni kiate koe pea 'oku 'atā ia ma'au 'o 'ikai ha totongi. Kātaki 'o tā ki he 1-866-260-2723.

## Trukese (Chuukese)

En mei tongeni angei aninisin emon chon chiakku, ese kamo. Kose mochen kopwe kokkori 1-866-260-2723.

#### Turkish

Dil yardım hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen 1-866-260-2723 numarayı arayınız.

# Ukrainian

Послуги перекладу надаються вам безкоштовно. Дзвоніть за номером 1-866-260-2723.

#### Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلامعاوضہ دستیاب ہیں۔ براہ مہربانی 2723-266-168۔ پر کال کریں۔

## Vietnamese

Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

# Yiddish

שפראך הילף סערוויסעס זענען אוועילעבל פאר אייך פריי פון אפצאל. ביטע רופט 1-866-260-2723

#### Yoruba

Isé ìrànlówó èdè tí ó jé òfé, wà fún ó. Pe 1-866-260-2723.

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