

ANDREWS UNIVERSITY: Open Choice®

Coverage for: Individual | Plan Type: PPO

Coverage Period: 08/18/2024-08/17/2025



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.aetnastudenthealth.com/ or by calling 1-888-407-0427. 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 1-888-407-0427 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each <u>Plan</u> Year, In- <u>Network</u> : Individual \$100. Out-of-Network: Individual \$200.	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>Prescription drugs</u> ; plus in-network <u>preventive care</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 https://www.healthcare.gov/coverage/preventive-care-benefits/
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 \$8,150 Out-of-Network: Individual \$16,300	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 out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover & penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind or call 1-888-407-0427 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 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	\$25 <u>copay</u> /visit	40% <u>coinsurance</u> after \$25 <u>copay</u> /visit	None	
If you visit a health	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	40% <u>coinsurance</u> after \$25 <u>copay</u> /visit	None	
care <u>provider</u> 's office or clinic	Preventive care /screening /immunization	No charge	40% coinsurance	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)	20% coinsurance	40% coinsurance	None	
ii you nave a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	None	
If you need drugs to treat your illness or	Generic drugs	Copay/prescription, deductible doesn't apply: \$20 (retail), \$60 (mail order)	50% <u>coinsurance,</u> <u>deductible</u> doesn't apply (retail)		
condition More information about prescription	Preferred brand drugs	Copay/prescription, deductible doesn't apply: \$50 (retail), \$150 (mail order)	50% <u>coinsurance,</u> <u>deductible</u> doesn't apply (retail)	Covers 90 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network.	
drug coverage is available at https://www.aetna.com/individuals-	Non-preferred brand drugs	Copay/prescription, deductible doesn't apply: \$80 (retail), \$240 (mail order)	50% <u>coinsurance,</u> <u>deductible</u> doesn't apply (retail)	соппасеричез пт- <u>петмогк</u> .	
families/pharmacy.h tml	Specialty drugs	Copay/prescription, deductible doesn't apply: \$100 (retail)	Not covered	First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network.	

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
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	40% <u>coinsurance</u> after \$150 <u>copay</u> /visit	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need immediate medical	Emergency room care	20% <u>coinsurance</u> after \$250 <u>copay</u> /visit	20% <u>coinsurance</u> after \$250 <u>copay</u> /visit	No coverage for non-emergency use.
attention	Emergency medical transportation Urgent care	20% <u>coinsurance</u> 20% <u>coinsurance</u>	20% <u>coinsurance</u> 40% <u>coinsurance</u>	None No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	40% <u>coinsurance</u> after \$150 <u>copay</u> /visit	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office: \$25 copay/visit; Other outpatient services: 20% coinsurance	Office: 40% coinsurance after \$25 copay/visit; Other outpatient services: 40% coinsurance	None
services	Inpatient services	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	40% <u>coinsurance</u> after \$150 <u>copay</u> /visit	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions, & Other Important Information	Common Medical Event	
	Office visits	No charge	40% coinsurance		
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$500 for failure to obtain	
	Childbirth/delivery facility services	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	40% <u>coinsurance</u> after \$150 <u>copay</u> /visit	pre-authorization for out-of-network care may apply.	
	Home health care	20% coinsurance	40% coinsurance	None	
	Rehabilitation services	20% <u>coinsurance</u> after \$15 <u>copay</u> /visit	40% <u>coinsurance</u> after \$15 <u>copay</u> /visit	Includes Physical, Occupational & Speech	
If you need help	Habilitation services	20% <u>coinsurance</u> after \$15 <u>copay</u> /visit	40% <u>coinsurance</u> after \$15 <u>copay</u> /visit	Therapy.	
recovering or have other special	Skilled nursing care	20% coinsurance	40% coinsurance	Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
health needs	Durable medical equipment	20% <u>coinsurance</u>	40% coinsurance	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	45 visit per <u>plan</u> year. Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
16 131	Children's eye exam	No charge	40% coinsurance	1 routine eye exam/ <u>plan</u> year up to age 19.	
If your child needs	Children's glasses	No charge	40% coinsurance	1 pair of glasses or lenses/ <u>plan</u> year.	
dental or eye care	Children's dental check-up	No charge	40% <u>coinsurance</u>	None	

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
- Cosmetic surgery
- Dental care (Adult)

- Hearing aids
- Long-term care
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Weight loss programs Except for required preventive services.

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

- Bariatric surgery
- Chiropractic care limited to 30 visits/<u>plan</u> vear
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition
- Non-emergency care when traveling outside the U.S.

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: Michigan Department of Insurance and Financial Services (DIFS), (877) 999-6442, http://www.michigan.gov/difs

- For more information on your rights to continue coverage, contact the plan at 1-888-407-0427.
- State Consumer Assistance Program, if other than state insurance department contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Insurance and Financial Services (DIFS), P.O. Box 30220, Lansing, MI 48909-7720, (877) 999-6442, https://www.michigan.gov/difs, difs-HICAP@michigan.gov

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 the toll free number on your Medical ID Card, or by calling our general toll free number at 1-888-407-0427.
- Michigan Department of Insurance and Financial Services (DIFS), (877) 999-6442, http://www.michigan.gov/difs
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact Michigan Health Insurance Consumer Assistance Program (HICAP), Michigan Department of Insurance and Financial Services (DIFS), P.O. Box 30220, Lansing, MI 48909-7720, (877) 999-6442, https://www.michigan.gov/difs, difs-HICAP@michigan.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? 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 <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>	\$100
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

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:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$50	
Coinsurance	\$2,530	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,740	

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>	\$100
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

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	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$1,000	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,420	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$10
Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$360	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$760	

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-888-407-0427.

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 discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna 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, 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: PO Box 24030 Fresno, CA 93779)

1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 1-860-262-7705)

Email: <u>CRCoordinator@aetna.com</u>

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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.

TTY: 711

Language Assistance:

For language assistance in your language call 1-888-407-0427 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-888-407-0427.

Amharic - ለቋንቋ እንዛ በ አማርኛ በ 1-888-407-0427 በነጻ ይደውሉ

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-888-407-0427

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-888-407-0427 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-407-0427 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-888-407-0427 ku busa

Bengali-Bangala - বাংলায় ভাষা সহায়তার জন্য বিনামূল্যে 1-888-407-0427-তে কল করুন।

Bisayan-Visayan - Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-888-407-0427 nga walay bayad.

Burmese - ငွေကုန်ကျစံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-888-407-0427 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-888-407-0427.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-888-407-0427 sin gåstu.

Cherokee - $\theta \omega y \theta s \psi h \omega J J h \omega s \phi y \theta t T (GWY) \phi b W \phi t s 1-888-407-0427 o \theta t c a f \omega J degra h v r <math>\theta$.

Chinese - 欲取得繁體中文語言協助, 請撥打 1-888-407-0427, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-888-407-0427.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-888-407-0427 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-888-407-0427.

French - Pour une assistance linguistique en français appeler le 1-888-407-0427 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-888-407-0427 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-888-407-0427 an.

Greek - Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-888-407-0427 χωρίς χρέωση.

Gujarati - ગુજરાતીમાં ભાષામાં સહ્યય માટે કોઈ પણ ખર્ચ વગર 1-888-407-0427 પર કૉલ કરો.

Hawaiian - No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-888-407-0427. Kāki 'ole 'ia kēia kōkua nei.

Hindi- हिन्दी में भाषा सहायता के लिए, 1-888-407-0427 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-407-0427.

lbo - Maka enyemaka asusu na Igbo kpoo 1-888-407-0427 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-888-407-0427 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-407-0427.

Japanese - 日本語で援助をご希望の方は、1-888-407-0427 まで無料でお電話ください。

Karen - လာတၢိမာစားတၢိကတိၤကျိဉ်အင်္ဂါ ကျိုဉ် ကိုး 1-888-407-0427 လာတအိဉ်ဒီးတၢ်လာ၁်ဘူဉ်လာ၁်စ္စာဘဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-407-0427 번으로 전화해 주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsɔɔ́-wuduùň wẽe, dá 1-888-407-0427

برای راهنمایی به زبان فارسی با شماره 427-407-888 به خورایی پهیوهندی بکهن.

Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ-888-407-0427 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marathi - कोणत्याही श्ल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-888-407-0427 वर फोन करा.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-888-407-0427 ilo ejjelok wōnān.

Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-888-407-0427 ni sohte isais.

Mon-Khmer, សម្ចាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-888-407-0427 ដោយឥតគិតថ្លប់។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-407-0427

Nepali - (नेपाली) मा निःश्ल्क भाषा सहायता पाउनका लागि 1- ⁸⁸⁸⁻⁴⁰⁷⁻⁰⁴²⁷ मा फोन गर्नुहोस् ।

Nilotic-Dinka - Tën kupony ë thok ë Thuonjän col 1-888-407-0427 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-888-407-0427 kostnadsfritt.

Panjabi - ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-888-407-0427 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-888-407-0427 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 0427-407-888 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-888-407-0427.

Portuguese - Para obter assistência linguística em português ligue para o 1-888-407-0427 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-888-407-0427

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-407-0427.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-407-0427 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-407-0427.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-888-407-0427.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-888-407-0427. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-407-0427 bila malipo.

Syriac - K = 32 K K & p241 abk = 122 K oai, K or Ly iopk 161, 20, 1-888-407-0427 ap

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-407-0427 nang walang bayad.

Telugu - భాషతో సాయం కొరకు ఎలాంటి ఖర్పు లేకుండా 1-888-407-0427 కు కాల్ చేయండి. (తెలుగు)

Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-407-0427 ฟรีไม่มีค่าใช้จ่าย

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-407-0427 'o 'ikai hā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-407-0427 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-407-0427.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-407-0427.

بلاقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، ج88-407-0427 ۔ پر بات کریں۔ Urdu -

Vietnamese - Đê 'được hố trở ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đến số 1-888-407-0427.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-888-407-0427 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-407-0427 lái san owó kankan rárá.