## Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services MENLO COLLEGE: Open Choice®

Coverage for: Individual | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, <u>https://www.aetnastudenthealth.com</u> or by calling 866-480-4161. 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 866-480-4161 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For each <u>Plan</u> Year, In- <u>Network</u> : Individual \$250. Out-of-Network: Individual \$500.	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 <u>deductible</u> ?	Yes. Emergency care & <u>prescription drugs</u> ; plus in- <u>network</u> office visits & <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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductible</u> s for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>Network</u> : Individual \$6,350. Out-of-Network: Individual NONE.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premium</u> s, <u>balance billing</u> , 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 <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 866- 480-4161 for a list of in- <u>network providers</u> .	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</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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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.

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
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	40% <u>coinsurance</u>	None
If you visit a health care <u>provider</u> 's	<u>Specialist</u> visit	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	40% <u>coinsurance</u>	None
office or clinic	Preventive care /screening /immunization	No charge	40% <u>coinsurance</u>	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
n you nave a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need drugs to treat your illness or	Generic drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$20(retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: 40% (retail)	
condition More information	Preferred brand drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$45 (retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: 40% (retail)	Covers 30 day supply (retail). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-
about <u>prescription</u> <u>drug coverage</u> is available at www.aetna.com/pha	Non-preferred brand drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$65 (retail)	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: 40% (retail)	approved women's contraceptives in- <u>network</u> .
rmacy- insurance/individual s-families	Specialty drugs	<u>Copav</u> /prescription, <u>deductible</u> doesn't apply: \$100	<u>Copav</u> /prescription, <u>deductible</u> doesn't apply: 40%	All prescriptions must be filled through the Aetna Specialty Pharmacy <u>Network</u> . \$250 maximum <u>copay</u> for each 30 day supply.
	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	None

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	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
lf you need	Emergency room care	20% <u>coinsurance</u> after \$300 <u>copay</u> /visit	20% <u>coinsurance</u> after \$200 <u>copay</u> /visit	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.
immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
	<u>Urgent care</u>	\$20 <u>copay</u> /visit	40% coinsurance	No coverage for non-urgent use.
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after \$250 <u>copay</u> /stay	40% <u>coinsurance</u> after \$250 <u>copay</u> /stay	Penalty of \$500 for failure to obtain <u>pre-</u> <u>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: \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: 20% <u>coinsurance</u>	Office & other outpatient services: 40% <u>coinsurance</u>	None
services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-</u> authorization for out-of-network care.
	Office visits Childbirth/delivery professional services	No charge 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Maternity care may include tests and
lf you are pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u> after \$250 <u>copay</u> /stay	40% <u>coinsurance</u> after \$250 <u>copay</u> /stay	services described elsewhere in the SBC (i.e., ultrasound). Penalty of \$500 for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.
If you need help recovering or have	Home health care Rehabilitation services	20% <u>coinsurance</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	None Includes Physical, Occupational & Speech
<b>U</b>	Habilitation services	20% coinsurance	40% coinsurance	Therapy.

	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
other special health needs	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-</u> authorization for out-of-network care.
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Penalty of \$500 for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care.
If your shild peeds	Children's eye exam	No charge	0% coinsurance	1 routine eye exam/ <u>plan</u> year up to age 19.
If your child needs dental or eye care	Children's glasses	No charge	0% coinsurance	1 pair of glasses or lenses/ <u>plan</u> year.
dental of eye cale	Children's dental check-up	No charge	0% coinsurance	None

# **Excluded Services & Other Covered Services:**

Cosmetic surgery	Long-term care	Routine foot care
Dental care (Adult)	<ul> <li>Private-duty nursing</li> </ul>	<ul> <li>Weight loss programs - Except for required preventive</li> </ul>
Hearing aids	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<u>services</u> .
ther Covered Services (Limitation	s may apply to these services. This isn't a complete list. Ple	ase see your <u>plan</u> document.)
•		
Other Covered Services (Limitation <ul> <li>Acupuncture</li> <li>Bariatric surgery</li> </ul>	<ul> <li>s may apply to these services. This isn't a complete list. Ple</li> <li>Chiropractic care</li> <li>Infertility treatment - Limited to the diagnosis</li> </ul>	Routine eye care (Adult) - 1 routine eye exam/ <u>plan</u> yea

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: California Department of Insurance, Consumer Communications Bureau Health, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), <u>http://www.insurance.ca.gov</u>.

• For more information on your rights to continue coverage, contact the plan at 866-480-4161.

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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 866-480-4161.
- California Department of Insurance, Consumer Communications Bureau Health, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-800-482-4833 (TTY), <a href="http://www.insurance.ca.gov">http://www.insurance.ca.gov</a>
- Additionally, a consumer assistance program can help you file your appeal. Contact California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-Help (4357), 1-800-482-4833(TTY), <u>www.insurance.ca.gov</u>

### 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. 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>	\$100
Specialist copayment	\$20
Hospital (facility) <u>coinsurance</u>	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>	\$10
<u>Coinsurance</u>	\$2,300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,470

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$20
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

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)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$1,100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,220

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

The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$20
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

## 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:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$500	

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 866-393-0002.

### **Smartphone or Tablet**

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

### **Non-Discrimination**

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting: Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779), 1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

# TTY: 711

# Language Assistance:

To access language services at no cost to you, call 866-480-4161.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 866-480-4161.
Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ 866-480-4ነ6ነ ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 4161-480-866
Armenian -	ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 866-480-4161 հեռախոսահամարով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 866-480-4161 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 866-480-4161.
Bengali-Bangala -	আপনাকে বিনামূকযে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-877-480-416।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 866-480-4161.
Burmese -	သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 866-480-4161 သို႕ ဖုန္းေခၚဆုိပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 866-480-4161.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 866-480-4161.
Cherokee -	GY&J SOHA&J OG&&%ՆԴ Ը AF&J JGEGWЛJ ՀՏУ, @ℙ.℈Ხ₩ℰЪ 866-480-4161.
Chinese -	如欲使用免費語言服務,請致電 866-480-4161.
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 866-480-4161.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 866-480-4161.
Dutch -	Voor gratis toegang tot taaldiensten, bell 866-480-4161.
French -	Afin d'accéder aux services langagiers sans frais, composez le 866-480-4161.
French Creole -	Pou jwenn sèvis lang gratis, rele 866-480-4161.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 866-480-4161 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 866-480-4161.
Gujarati -	તમારેકોઇ જાતના ખર્યવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો866-480-4161.

Hawaiian -	No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 866-480-4161. Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,866-480-4161 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 866-480-4161.
lgbo -	lji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 866-480-4161
llocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 866-480-4161.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 866-480-4161.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 866-480-4161.
Japanese -	言語サービスを無料でご利用いただくには、866-480-4161 までお電話ください。
Karen -	လၢတၢ်ကမၤန္နာ်ကိုဉ်အတၢ်မၤစၢၤအတၢ်ဖံးတာ်မၤတဖဉ်လၢတအိဉ်ဒီးအၦႍၤလၢကဘဉ်ဟ့ဉ်အီၤအဂ်ိၢဘဉ်နှဉ် ကိး 866-480-4161 တက္ၢ်
Korean -	무료 언어 서비스를 이용하려면 866-480-4161 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 866-480-4161
Kurdish -	بۆ دەسىپێړاگەيشتن بە خزمەتگوزارى زمان بەبى تێچوون بۆ تۆ، پەيوەندى بكە بە ژمارەى 4161-480-866
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 866-480-4161 वर फोन करा.
Marshallese - Micronesian-	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 866-480-4161.
Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 866-480-4161.
Mon-Khmer,	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-877- 480-4161។
Cambodian - Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 866-480-4161.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 866-480-4161 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të koor yïn weër de thokic ke cïn wëu kor keek tënon yïn. Ke col koc ye koc kuony ne nomba 866-480-4161.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 866-480-4161.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 866-480-4161.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 4161-480-866 تماس بگیرید .
Polish - Portuguese -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 866-480-4161. Para acessar os serviços de idiomas sem custo para você, ligue para 866-480-4161.
i uluguese -	r ara acessar us serviçus de idiomas sem custo para voce, iigue para out-400-4101.

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 866-480-4161 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 866-480-4161.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 866-480-4161.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 866-480-4161.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 866-480-4161.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 866-480-4161.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 866-480-4161.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 866-480-4161.
Syriac -	:رمح، مهدبقه، مختجته، ما بنه، مخلط بلخله، منه بنه، مختجته، مختجته، من عدمه، من عدمه، من عدمه، من عدمه،
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 866-480-4161.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 866-480-4161 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 866-480-4161.
Tongan -	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 866-480-4161.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 866-480-4161.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 866-480-4161 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 866-480-4161.
Urdu -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-888-1 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 866-480-4161
Yiddish -	866-480-4161 צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן
Yoruba -	Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 866-480-4161.