



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, www.HealthReformPlanSBC.com or by calling 1-855-856-0038. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-855-856-0038 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each Plan Year, In- <u>Network</u> : Individual \$875 / each individual must meet the individual deductible.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the plan, 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. <u>Prescription drugs</u> ; plus in- <u>network</u> <u>preventive care</u> are covered before you meet your <u>deductible</u> .	This plan 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 plan 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 deductibles for specific services?	Yes. \$150 for <u>prescription drugs</u> . Per your plan there are other specific <u>deductibles</u> . Please refer to your Summary Plan Description for this information.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	In- <u>Network</u> : Individual \$1,875 / Family \$3,750. Out-of- <u>Network</u> : Individual \$5,375 / Family \$10,750.	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 plan, 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, penalties for failure to obtain <u>pre-authorization</u> for services & health care this plan 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 network provider?	Yes. See www.aetna.com/docfind or call 1-800-370-4526 for a list of In- <u>Network</u> <u>providers</u> ?	This plan uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <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 plan 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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
	<u>Specialist</u> visit	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	45% <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	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition <u>Prescription drug coverage is administered by Caremark</u> More information about <u>prescription drug coverage</u> is available at www.caremark.com or call 1-877-232-8128	Generic drugs	After specific <u>deductible</u> , 30 day supply: \$13.50, 90 day supply: \$27.00	After specific <u>deductible</u> , *30 day supply: \$13.50, *90 day supply: \$27.00, *less the negotiated in- <u>network</u> discount	Covers 30 day supply (retail), 61-90 day supply (mail order/maintenance). Your <u>plan</u> uses a preferred drug list which identifies the status of covered drugs. Some drugs may require <u>pre-authorization</u> . If necessary <u>pre-authorization</u> is not obtained, the drug may not be covered. Certain items identified by your <u>plan</u> as <u>preventive care</u> are covered in full not subject to the <u>copayment</u> amount indicated. You pay the difference in cost if you request a brand name drug instead of its generic equivalent plus the <u>copayment</u> .
	Preferred brand drugs	After specific <u>deductible</u> , 30 day supply: \$27.00, 90 day supply: \$54.00	After specific <u>deductible</u> , *30 day supply: \$27.00, *90 day supply: \$54.00, *less the negotiated in- <u>network</u> discount	
	Non-preferred brand drugs	After specific <u>deductible</u> , 30 day supply: \$54.00, 90 day supply: \$108.00	After specific <u>deductible</u> , *30 day supply: \$54.00, *90 day supply: \$108.00, *less the negotiated in- <u>network</u> discount	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Specialty drugs</u>	After specific deductible, 30 day supply: \$108.00, 90 day supply: \$216.00	After specific deductible, *30 day supply: \$108.00, *90 day supply: \$216.00, *less the negotiated in-network discount	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	45% coinsurance	None
	Physician/surgeon fees	15% coinsurance	45% coinsurance	None
If you need immediate medical attention	<u>Emergency room care</u>	15% coinsurance after \$400 copay/visit	15% coinsurance after \$400 copay/visit	\$400/visit for in-network & out-of-network emergency room visit. Per visit co-pay is waived if admitted.
	<u>Emergency medical transportation</u>	15% coinsurance	15% coinsurance	None
	<u>Urgent care</u>	15% coinsurance	15% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance after \$300 copay/stay	45% coinsurance after \$550 copay/stay	\$300/admission for in-network hospital stay, \$550/admission for out-of-network hospital stay. <u>Pre-authorization</u> required for out-of-network care.
	Physician/surgeon fees	15% coinsurance	45% coinsurance	None
If you need mental health, behavioral health, or substance abuse services Coverage for these services administered by Magellan Health or call 1-800-513-2611.	Outpatient services	Office & other outpatient services: 15% coinsurance	Office & other outpatient services: 45% coinsurance	Mental Health & Substance Abuse benefits not provided by Aetna. Contact Magellan 800-513-2611
	Inpatient services	15% coinsurance after \$300 copay/stay	45% coinsurance after \$550 copay/stay	\$300/admission for in-network hospital stay, \$550/admission for out-of-network hospital stay.
If you are pregnant	Office visits	15% coinsurance	45% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and
	Childbirth/delivery professional services	15% coinsurance	45% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	15% <u>coinsurance</u> after \$300 <u>copay</u> /stay	45% <u>coinsurance</u> after \$550 <u>copay</u> /stay	services described elsewhere in the SBC (i.e. ultrasound.) \$300/admission for in-network hospital stay, \$550/admission for out-of-network hospital stay. <u>Pre-authorization</u> required for out-of-network care may apply.
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u>	45% <u>coinsurance</u>	Custodial care not covered. <u>Pre-authorization</u> required for out-of-network care.
	<u>Rehabilitation services</u>	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
	<u>Habilitation services</u>	Not covered	Not covered	Not covered.
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	45% <u>coinsurance</u>	100 days/annual max. Custodial care not covered. <u>Pre-authorization</u> required for out-of-network care.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	45% <u>coinsurance</u>	None
	<u>Hospice services</u>	15% <u>coinsurance</u>	45% <u>coinsurance</u>	<u>Pre-authorization</u> required for out-of-network care.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered.
	Children's glasses	Not covered	Not covered	Not covered.
	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.)

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental care (Adult & Child) • Glasses (Child) | <ul style="list-style-type: none"> • Habilitation services • Hearing aids • Long-term care • Private-duty nursing | <ul style="list-style-type: none"> • Routine eye care (Adult & Child) • 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 plan document.)

- Bariatric surgery
- Chiropractic care - 30 visits/plan year.
- 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:

- For more information on your rights to continue coverage, contact the plan at 1-855-856-0038.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, 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.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. 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 1-855-856-0038.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, 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 appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

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 Minimum Value Standard? 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 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>	\$875
■ <u>Specialist Coinsurance</u>	15%
■ <u>Hospital (facility) Coinsurance</u>	15%
■ <u>Other Coinsurance</u>	15%

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	\$12,800
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles*	\$900
Copayments	\$0
Coinsurance	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,960

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>	\$875
■ <u>Specialist Coinsurance</u>	15%
■ <u>Hospital (facility) Coinsurance</u>	15%
■ <u>Other Coinsurance</u>	15%

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	\$7,400
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles*	\$1,000
Copayments	\$800
Coinsurance	\$40
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,860

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

■ The <u>plan's</u> overall <u>deductible</u>	\$875
■ <u>Specialist Coinsurance</u>	15%
■ <u>Hospital (facility) Coinsurance</u>	15%
■ <u>Other Coinsurance</u>	15%

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	\$1,900
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles*	\$900
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-855-856-0038.

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

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-855-856-0038.

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: CRCoordinator@aetna.com.

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

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 (Aetna).

TTY: 711

Language Assistance:

For language assistance in your language call 1-855-856-0038 at no cost.

Albanian -	Për asistencë në gjuhën shqipe telefononi falas në 1-855-856-0038.
Amharic -	ለቋንቋ እገዛ በ አማርኛ በ 1-855-856-0038 በነጻ ይደውሉ
Arabic -	1-855-856-0038 للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني
Armenian -	Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-855-856-0038 առանց գնով:
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-855-856-0038 tanpa dikenakan biaya.
Bantu-Kirundi -	Niba urondera uwugufasha mu Kirundi, twakure kuri iyi numero 1-855-856-0038 ku busa
Bengali-Bangala -	বাংলায় ভাষা সহায়তার জন্য বিনামূল্যে 1-855-856-0038-তে কল করুন।
Bisayan-Visayan -	Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-855-856-0038 nga walay bayad.
Burmese -	ဇွန်ကုန်ကျခံရမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-855-856-0038 ကို ခေါ်ဆိုပါ။
Catalan -	Per rebre assistència en (català), truqui al número gratuït 1-855-856-0038.
Chamorro -	Para ayuda gi fino' (Chamoru), ågang 1-855-856-0038 sin gåstu.
Cherokee -	ᏅᏍᏔᏍᏗ ᏌᏍᏗᏂᏍᏗ ᏊᏂᏍᏗᏍᏗ ᏅᏍᏔᏍᏗ ᏅᏍᏔᏍᏗ (GWY) ᏅᏍᏔᏍᏗᏍᏗ 1-855-856-0038 ᏅᏍᏔᏍᏗ Ꮜ ᏊᏂᏍᏗ ᏍᏅᏍᏗ ᏂᏍᏗᏂᏍᏗ.
Chinese -	欲取得繁體中文語言協助，請撥打1-855-856-0038，無需付費。
Choctaw -	(Chahta) anumpa ya apela a chi l paya hinla 1-855-856-0038.
Cushite -	Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-855-856-0038 irratti bilisaan bilbilaa.
Dutch -	Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-855-856-0038.
French -	Pour une assistance linguistique en français appeler le 1-855-856-0038 sans frais.
French Creole -	Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-855-856-0038 gratis.
German -	Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-855-856-0038 an.
Greek -	Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-855-856-0038 χωρίς χρέωση.
Gujarati -	ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ચ વગર 1-855-856-0038 પર કોલ કરો.

Hawaiian -	No ke kōkua ma ka ‘ōlelo Hawai‘i, e kahea aku i ka helu kelepona 1-855-856-0038. Kāki ‘ole ‘ia kēia kōkua nei.
Hindi -	हन्दि में भाषा सहायता के लए, 1-855-856-0038 पर मुफ्त कॉल करें।
Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-855-856-0038.
Ibo -	Maka enyemaka asụsụ na Igbo kpọọ 1-855-856-0038 na akwụghị ụgwọ ọ bụla
Ilocano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-855-856-0038 nga awan ti bayadanyo.
Italian -	Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-855-856-0038.
Japanese -	日本語で援助をご希望の方は、1-855-856-0038 まで無料でお電話ください。
Karen -	လၢတၢ်မၤစၢၤတၢ်ကတိၤကျိၣ်အီၣ် ကျိၣ် ကိး 1-855-856-0038 လၢတၢ်အိၣ်ဒီးတၢ်လၢၢ်သ့ၣ်လၢၢ်စ့ၤသ့ၣ်
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.
Kru-Bassa -	Ḑe m'ké gbo-kpá-kpá dyé pídyi dé Ḑaśó-ḵuḍuḍn wě, d́á 1-855-856-0038
Kurdish -	برای راهنمایی به زبان فارسی با شماره 1-855-856-0038 به خۆرای یه یۆمندی بکەن.
Laotian -	ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-855-856-0038 ໂດຍບໍ່ເສຍຄ່າໂທ.
Marathi -	तीलभाषा (मराठी) सहाय्यासाठी 1-855-856-0038 क्रमांकावरकोणत्याहीखर्चाशिवायकॉलकरा.
Marshallese -	Ñan bōk jipañ ilo Kajin Majol, kallok 1-855-856-0038 ilo ejjelok wōnān.
Micronesian-Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-855-856-0038 ni sohte isais.
Mon-Khmer, Cambodian -	សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទទេលកាន់លេខ 1-855-856-0038 ដោយឥតគិតថ្លៃ។
Navajo -	T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-855-856-0038
Nepali -	(नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि 1- 855-856-0038 मा फोन गर्नुहोस् ।
Nilotic-Dinka -	Tèn kuwoɔny ë thok ë Thuonjäŋ col 1-855-856-0038 kec'in ayöc.
Norwegian -	For språkassistanse på norsk, ring 1-855-856-0038 kostnadsfritt.
Panjabi -	ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-855-856-0038 'ਤੇ ਮੁਫਤ ਕਾਲ ਕਰੋ।
Pennsylvania Dutch -	Fer Hefle in Deitsch, ruf: 1-855-856-0038 aa. Es Aaruf koschtet nix.
Persian -	برای راهنمایی به زبان فارسی با شماره 1-855-856-0038 بدون هیچ هزینه ای تماس بگیرید. انگلیسی
Polish -	Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-855-856-0038.

[illegible]