Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

aetna

TEACHERS' RETIREMENT INSURANCE PROGRAM – Open Access Plan

Coverage for: Individual + Family | Plan Type: POS



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, by calling 1-855-856-0038. 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 1-855-856-0038 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Tier 1: Individual \$0 per person. Tier 2: Individual \$300 per person. Tier 3: Individual \$400 per 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. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Emergency care is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductibles</u> for specific services?	No.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> ?	Tier 1: Individual \$6,600 / Family \$13,200. Tier 2: Individual \$6,600 / Family \$13,200 Tier 3: Individual NONE / Family NONE.	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 <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>pre-authorization</u> for services & 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.aetna.com/docfind or call 1-800- 370-4526 for a list of Tier 1 <u>Provider provider</u> s?	You pay the least if you use a <u>provider</u> in Tier 1 <u>Provider</u> . You pay more if you use a <u>provider</u> in Tier 2 <u>Provider</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.

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 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	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you visit a health care <u>provider</u> 's office or clinic	<u>Specialist</u> visit	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	No charge	20% <u>coinsurance</u>	40% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Requires pre-authorization. If necessary pre-authorization is not obtained, benefits may be reduced or not covered.
If you need drugs to treat your illness or condition More information about <u>prescription</u>	Tier 1 – Typically Generic drugs	\$10 <u>copay</u> /prescription (retail) and \$20 <u>copay</u> /prescription (mail order) \$10 <u>copay</u> /prescription (Maintenance Choice*)	\$10 <u>copay</u> /prescription (retail) and \$20 <u>copay</u> /prescription (mail order) \$10 <u>copay</u> /prescription (Maintenance Choice*)	See Summary Plan description	Retail is 30 day supply. Mail order is 90 day supply. See Summary Plan description. *90 day supply

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
drug coverage is available at www.caremark.com or call 1-877-232- 8128	Tier 2 – Typically Preferred/Brand drugs	\$20 <u>copay</u> /prescription (retail) and \$40 <u>copay</u> /prescription (mail order) \$20 <u>copay</u> /prescription (Maintenance Choice*)	\$20 <u>copay</u> /prescription (retail) and \$40 <u>copay</u> /prescription (mail order) \$20 <u>copay</u> /prescription (Maintenance Choice*)	See Summary Plan description	
	Tier 3 – Typically Non- Preferred/ <u>Specialty drugs</u>	\$40 <u>copay</u> /prescription (retail) and \$80 <u>copay</u> /prescription (mail order) \$40 <u>copay</u> /prescription (Maintenance Choice*)	\$40 <u>copay</u> /prescription (retail) and \$80 <u>copay</u> /prescription (mail order) \$40 <u>copay</u> /prescription (Maintenance Choice*)	See Summary Plan description	
	Tier 4 – Typically Specialty drugs	Not applicable	Not applicable	Not applicable	See Summary Plan description
lf you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	40% <u>coinsurance</u> after \$150 <u>copay</u> /visit	None
	Physician/surgeon fees	No charge	20% coinsurance	40% coinsurance	None
	Emergency room care	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	\$200 <u>copay</u> /visit, <u>deductible</u> doesn't apply	No coverage for non-emergency use.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	No charge	20% <u>coinsurance</u> for Tier 2 & 40% <u>coinsurance</u> for Tier 3 non- emergency transport.
	<u>Urgent care</u>	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	40% <u>coinsurance</u>	No coverage for non-urgent use.
lf you have a hospital stay	Facility fee (e.g., hospital room)	\$250 <u>copay</u> /stay, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	40% <u>coinsurance</u> after \$400 <u>copay</u> /stay	Pre-authorization required for out-of- network care. If pre-authorization is not obtained, benefits will be reduced or not covered.
	Physician/surgeon fees	No charge	20% coinsurance	40% <u>coinsurance</u>	None

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 Provider (You will pay the least)	Tier 2 Provider (You will pay more)	Tier 3 Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Office & other outpatient services: 20% <u>coinsurance</u>	Office & other outpatient services: 40% <u>coinsurance</u>	None
	Inpatient services	\$250 <u>copay</u> /stay, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	40% <u>coinsurance</u> after \$400 <u>copay</u> /stay	<u>Pre-authorization</u> required for out-of- network care.
	Office visits	No charge	No charge	40% coinsurance	Cost sharing does not apply for
lf you are pregnant	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	preventive services. Maternity care may include tests and services
	Childbirth/delivery facility services	\$250 <u>copay</u> /stay, <u>deductible</u> doesn't apply	20% <u>coinsurance</u> after \$300 <u>copay</u> /stay	40% <u>coinsurance</u> after \$400 <u>copay</u> /stay	described elsewhere in the SBC (i.e. ultrasound.) <u>Pre-authorization</u> required for out-of-network care may apply.
If you need help recovering or have other special health needs	Home health care	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	<u>Pre-authorization</u> required for out-of- network care.
	Rehabilitation services	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	Limited to treatment for 60 consecutive days/condition for Physical, Occupational & Speech Therapy combined.
	Habilitation services	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	Not covered	20 visits/ <u>plan</u> year for Speech Therapy for pervasive developmental delay.
	Skilled nursing care	No charge	20% coinsurance	Not covered	Pre-authorization required for out-of- network care.
	Durable medical equipment	20% <u>coinsurance,</u> <u>deductible</u> doesn't apply	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	No charge	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required for out-of- network care.
lf	Children's eye exam	Not covered	Not covered	Not covered	None
If your child needs	Children's glasses	Not covered	Not covered	Not covered	None
dental or eye care	Children's dental check-up	Not covered	Not covered	Not covered	None

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⁴ of 7

Excluded Services & Other Covered Services:

Acupuncture	 Glasses 	 Private-duty nursing
Bariatric surgery	Long-term care	Routine eye care
Cosmetic surgery	Non-emergency care when traveling outside	Routine foot care
Custodial care	the U.S.	• Weight loss programs - Except for required preventive
Dental care	 Prescription drugs 	services.

Chiropractic care - Limited to in-network	 Infertility treatment - Limited to the diagnosis & treatment of
providers.	underlying medical condition.

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:

Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights:

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

- Aetna by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-855-856-0038.
- Illinois Department of Central Management Services, Group Insurance Division, at 1-800-442-1300 or by email at CMS.Ben.BCS@illinois.gov.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> 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 <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)

\$0 \$30

\$350

\$0

The plan's overall deductible
Specialist Copayment
Hospital (facility) <u>Copayment</u>
Other <u>Copayment</u>

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:	
Cost Sharing	
Deductibles*	\$0
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$100
The total Peg would pay is	\$500

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>	\$0
Specialist Copayment	\$30
Hospital (facility) Copayment	\$350
Other <u>Copayment</u>	\$0

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:		
Cost Sharing		
Deductibles*	\$0	
Copayments	\$200	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$6,000	
The total Joe would pay is	\$6,200	

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

The plan's overall deductible	\$0
Specialist Copayment	\$30
Hospital (facility) Copayment	\$350
Other Copayment	\$0

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:		
Cost Sharing		
Deductibles*	\$0	
Copayments	\$400	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$400	

7 of 7

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> 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

The **plan** would be responsible for the other costs of these EXAMPLE covered services. 780995-893432-757001

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).

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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 እንዛ በ አማርኛ በ 1-855-856-0038 በነጻ ይደውሉ
Arabic -	للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 856-038-1-855
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 nomero 1-855-856-0038 ku busa
Bengali-Bangala -	বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 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 -	ငွေကုန်ကျခံစရာမလိုဘဲ (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 -	Օ ℴЂУѲ ⅍℗ℎ.ℬⅆℷℐ.ⅈℎⅆՏℙⅆ℣ Მ℄ℸ (GWУ) ℗ Ხ₩ℰ՚ℹ⅍ 1-855-856-0038 ℧℮ℸ ℒ ⅄ℾⅆℷℐ ⅆℇ Ⴚℙ ℐ ℎℙℝѲ.
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 y <u>a</u> apela a chi I p <u>a</u> ya 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 χωوίς χρέωση.
Gujarati -	ગુજરાતીમાં ભાષામાં સહ્રાય માટે કોઈ પણ ખર્ચ વગર 1-855-856-0038 પર કૉલ 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 -	हनि्दी में भाषा सहायता के लएि, 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.
bo -	Maka enyemaka asụsụ na Igbo kpọọ 1-855-856-0038 na akwụghị ụgwọ ọ bụla
locano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-855-856-0038 nga awan ti bayadanyo.
talian -	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 -	လ၊ တၢဴမၢစၢၤတၢဴကတိၢကိုဉ်အဂဵၢ ကိုဉ် ကိႏ 1-855-856-0038 လ၊ တအိဉ်ဒီးတၢဴလၢၥ်ဘူဉ်လၢၥ်စ္၊ဘဉ်
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862번으로 전화해 주십시오.
Kru-Bassa -	Ɓɛ´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุùùn wɛ̃ɛ, dá 1-855-856-0038
Kurdish -	بر اي ر اهنمايي به زبان فارسي با شمار ه 856-856-855 به خور ايي پهيو مندي بکهن.
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.
Vicronesian- Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-855-856-0038 ni sohte isais.
Mon-Khmer, Cambodian -	សម្ភាប់ជំនួយភាសាជា ភាសាខ្មមរែ សូមទូរស័ព្ទទទៅកាន់លខេ 1-855-856-0038 ដោយឥតគិតថ្លល់។
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 -	Tën kuoony ë thok ë Thuonjän col 1-855-856-0038 kecïn ayöc.
Norwegian -	For språkassistanse på norsk, ring 1-855-856-0038 kostnadsfritt.
Panjabi -	ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-855-856-0038 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।
Pennsylvania Dutch -	Fer Helfe in Deitsch, ruf: 1-855-856-0038 aa. Es Aaruf koschtet nix.
Persian -	بر ای ر اهنمایی به زبان فارسی با شمار ه 856-0038 دا بدون هیچ هزینه ای تماس بگیرید. انگلیسی
Polish -	Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-855-856-0038.

Portuguese -	Para obter assistência linguística em português ligue para o 1-855-856-0038 gratuitamente.
Romanian -	Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-855-856-0038
Russian -	Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-855-856-0038.
Samoan -	Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-855-856-0038 e aunoa ma se totogi.
Serbo-Croatian -	Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-855-856-0038.
Spanish -	Para obtener asistencia lingüística en español, llame sin cargo al 1-855-856-0038.
Sudanic-Fulfude -	Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-855-856-0038. Njodi woo fawaaki on.
Swahili -	Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-855-856-0038 bila malipo.
Syriac -	الر معد الر ما تع معار معالد مر مع من الم الم 1.855-856-0038 م معر م
Tagalog -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-855-856-0038 nang walang bayad.
Telugu -	భాషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండా 1-855-856-0038 కు కాల్ చేయండి. (తెలుగు)
Thai -	สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-855-856-0038 ฟรีไม่มีค่าใช้จ่าย
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-855-856-0038 'o 'ikai hā ōtōngi.
Trukese -	Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-855-856-0038 nge esapw kamé ngonuk.
Turkish -	(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-855-856-0038.
Ukrainian -	Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-855-856-0038.
Urdu -	ا ری رک ل کمت م رپ 1-855-856-0038 کے ایک میں اع میں اس ک رہ م و در
Vietnamese -	Đê được hố trợ ngôn ngự băng (ngôn ngự), hãy gọi miến phi đên số 1-855-856-0038.
Yiddish -	פאר שפראך הילף אין אידיש רופט 1-855-856-0038 פריי פון אפצאל.
Yoruba -	Fún ìrànlowo nípa èdè (Yorùbá) pe 1-855-856-0038 lái san owó kankan rárá.