Coverage for: Individual + Family | Plan Type: POS



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>www.mymta.info</u> or by calling 1-646-376-0123. 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 1-646-376-0123 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall<br><u>deductible</u> ?                                | In- <u>Network</u> : \$0. Out-of-Network: Individual \$100<br>/ Family \$0.  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount<br>before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each<br>family member must meet their own individual <u>deductible</u> until the total amount of<br><u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .  |
| Are there services covered<br>before you meet your<br><u>deductible</u> ? | No.  | You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services  |
| Are there other <u>deductible</u> s for specific services?                | Yes. \$100 for <u>durable medical equipment</u> & \$50 for out-of-network <u>home health care</u> . There are no other specific <u>deductible</u> s. | 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><br><u>limit</u> for this <u>plan</u> ?   | Not applicable   | This <u>plan</u> does not have an <u>out–of–pocket limit</u> on your expenses.  |
| What is not included in the<br><u>out-of-pocket limit</u> ?               | Not applicable   | This <u>plan</u> does not have an <u>out–of–pocket limit</u> on your expenses.  |
| Will you pay less if you use a<br><u>network provider</u> ?               | Yes. See www.aetnaNYCT.com or call 1-855-<br>824-5943 for a list of in- <u>network providers</u> .   | This <u>plan</u> uses a <u>provider</u> <u>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<br>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<br>Event   | Services You May Need                            | In-Network<br>Provider<br>(You will pay the<br>least)  | Out-of-Network<br>Provider<br>(You will pay the<br>most)  | Limitations, Exceptions, & Other Important<br>Information   |
|---|--|--|---|---|
|   | Primary care visit to treat an injury or illness | \$15 <u>copay</u> /visit,<br><u>deductible</u> (DED)<br>doesn't apply  | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None  |
| If you visit a health<br>care <u>provider</u> 's<br>office or clinic  | <u>Specialist</u> visit                          | \$15 <u>copay</u> /visit   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None  |
|   | Preventive care /screening /immunization         | No charge  | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | 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.             |
| 16  | <u>Diagnostic test</u> (x-ray, blood work)       | \$15 <u>copay</u> /visit   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None  |
| If you have a test  | Imaging (CT/PET scans, MRIs)                     | \$15 <u>copay</u> /visit   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None  |
| If you need drugs<br>to treat your<br>illness or<br>condition<br><u>Prescription drug</u><br><u>coverage</u> is | Generic drugs- Your Lowest-Cost Option           | Retail/Specialty<br>Medications (med):<br>1-30 day: \$0 <u>copay;</u><br>Mail order (MOD)<br>med: 31-90 day \$0<br><u>copay</u> ; MOD<br>Specialty med: 30<br>day \$0 <u>copay</u> | You will pay the<br>cost of the med &<br>submit a paper<br><u>claim</u> for possible<br>reimbursement | <u>Provider</u> means <u>network</u> pharmacy for purposes<br>of this section. Retail: Up to a 30 day supply.<br>MOD: Up to a 90 day supply. MOD Specialty: up<br>to 30 day supply. |

|  | What You Will Pay                                      |   |   |  |  |
|--|--|---|---|--|--|
| Common Medical<br>Event  | Services You May Need                                  | In-Network<br>Provider<br>(You will pay the<br>least)   | Out-of-Network<br>Provider<br>(You will pay the<br>most)  | Limitations, Exceptions, & Other Important<br>Information  |  |
| administered by<br>CVS Caremark<br>More information<br>about <u>prescription</u><br>drug coverage is | Preferred brand drugs- Your Mid-Range Cost<br>Option   | Retail/Specialty<br>Med: 1-30 day: \$20<br><u>copay;</u><br>MOD/Specialty<br>Med: 31-90 day \$40<br><u>copay</u>                                      | You will pay the<br>cost of the med &<br>submit a paper<br><u>claim</u> for possible<br>reimbursement |  |  |
| available at<br>www.caremark.com   | Non-preferred brand drugs- Your Highest Cost<br>Option | Retail/Specialty<br>Med: 1-30 day: \$40<br><u>copay;</u> MOD Med:<br>31-90 day \$80<br><u>copay;</u> MOD<br>Specialty Med: 30<br>day \$0 <u>copay</u> | You will pay the<br>cost of the med &<br>submit a paper<br><u>claim</u> for possible<br>reimbursement |  |  |
|  | <u>Specialty drugs</u>                                 | Applicable cost as<br>noted above for<br>generic or brand<br>drugs  | You will pay the<br>cost of the med &<br>submit a paper<br><u>claim</u> for possible<br>reimbursement |  |  |
| lf you have  | Facility fee (e.g., ambulatory surgery center)         | No charge   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None   |  |
| outpatient surgery   | Physician/surgeon fees                                 | No charge   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | None   |  |
|  | Emergency room care                                    | \$100 copay per visit   | \$100 copay per visit   | No coverage for non-emergency use.   |  |
| lf you need<br>immediate medical   | Emergency medical transportation                       | No charge   | No charge   | Non-emergency transport: not covered, except if pre-authorized.  |  |
| attention  | <u>Urgent care</u>                                     | \$15 <u>copay</u> /visit  | \$15 <u>copay</u> /visit,<br>deductible doesn't<br>apply  | None   |  |
| lf you have a<br>hospital stay   | Facility fee (e.g., hospital room)                     | \$50 <u>copay</u> /stay   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.  | Max <u>copay</u> /calendar year: \$240 in- <u>network</u> .<br>Penalty of \$250/day (up to \$500) for failure to<br>obtain <u>pre-authorization</u> for out-of-network care. |  |

|   | What You Will Pay                         |  |  |  |  |
|---|---|--|--|--|--|
| Common Medical  | Services You May Need                     | In-Network<br>Provider   | Out-of-Network<br>Provider   | Limitations, Exceptions, & Other Important   |  |
| Event   | Services rou may need                     | (You will pay the  | (You will pay the  | Information  |  |
|   |   | least)   | most)  |  |  |
|   | Physician/surgeon fees                    | No charge  | Subject to Type<br>D3/EMB Schedule<br>of Allowances.   | None   |  |
| If you need mental<br>health, behavioral<br>health, or                  | Outpatient services                       | Office & other<br>outpatient services:<br>\$15 <u>copay</u> /visit | Office & other<br>outpatient services:<br>Subject to Type<br>D3/EMB Schedule<br>of Allowances. | None   |  |
| substance abuse<br>services   | Inpatient services                        | \$50 <u>copay</u> /stay  | 0% <u>coinsurance</u>  | Max <u>copay</u> /calendar year: \$240 in- <u>network</u> .<br>Penalty of \$250/day (up to \$500) for failure to<br>obtain <u>pre-authorization</u> for out-of-network care.   |  |
|   | Office visits                             | No charge  | Office & other<br>outpatient services:<br>Subject to Type<br>D3/EMB Schedule<br>of Allowances. | Cost sharing does not apply for preventive   |  |
| lf you are pregnant   | Childbirth/delivery professional services | No charge  | Office & other<br>outpatient services:<br>Subject to Type<br>D3/EMB Schedule<br>of Allowances. | services. Maternity care may include tests and<br>services described elsewhere in the SBC (i.e.<br>ultrasound.) Max <u>copay</u> /calendar year: \$240 in-<br><u>network</u> . Penalty of \$250/day (up to \$500) for<br>failure to obtain <u>pre-authorization</u> for out-of-  |  |
|   | Childbirth/delivery facility services     | \$50 <u>copay</u> /stay  | Office & other<br>outpatient services:<br>Subject to Type<br>D3/EMB Schedule<br>of Allowances. | network care may apply.  |  |
| If you need help<br>recovering or have<br>other special<br>health needs | Home health care                          | No charge  | 25% <u>coinsurance,</u><br>after specific<br><u>deductible</u>                                 | 200 visits/calendar year in- <u>network</u> & 40<br>visits/calendar year out-of-network. Max<br><u>copay</u> /calendar year: \$240 in- <u>network</u> . Penalty of<br>\$250/day (up to \$500) for failure to obtain <u>pre-</u><br><u>authorization</u> for out-of-network care. |  |

|                         |                            | What You Will Pay   |  |  |
|-------------------------|----------------------------|---|--|--|
| Common Medical<br>Event | Services You May Need      | In-Network<br>Provider<br>(You will pay the<br>least)         | Out-of-Network<br>Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
|                         | Rehabilitation services    | \$15 <u>copay</u> /visit                                      | Subject to Type<br>D3/EMB Schedule<br>of Allowances.     | Physical and occupational therapy each limited to 20 visits/calendar year unless additional visits are medically necessary.        |
|                         | Habilitation services      | \$15 <u>copay</u> /visit                                      | Subject to Type<br>D3/EMB Schedule<br>of Allowances.     | Limited to treatment of Autism.  |
|                         | Skilled nursing care       | No charge   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.     | 100 days/calendar year. Penalty of \$250/day (up to \$500) for failure to obtain <u>pre-authorization</u> for out-of-network care. |
|                         | Durable medical equipment  | 0% <u>coinsurance,</u><br>after specific<br><u>deductible</u> | 50% coinsurance  | Limited to 1 <u>durable medical equipment</u> for<br>same/similar purpose. Excludes repairs for<br>misuse/abuse.                   |
|                         | Hospice services           | No charge   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.     | Penalty of \$250/day (up to \$500) for failure to obtain <u>pre-authorization</u> for out-of-network care.                         |
| If your child needs     | Children's eye exam        | No charge   | Subject to Type<br>D3/EMB Schedule<br>of Allowances.     | 1 routine eye exam/calendar year   |
| dental or eye care      | 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> <li>Cosmetic surgery</li> <li>Dental care (Adult &amp; Child)</li> <li>Glasses (Child)</li> </ul>   | <ul> <li>Hearing aids</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul> | <ul> <li>Routine eye care (Adult &amp; Child)</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul> |  |

| ( | Other Covered Services (Limitations may apply | to th | ese services. This isn't a complete list. Please | e se | e your <u>plan</u> document.) |
|---|---|-------|--|------|-------------------------------|
| • | Acupuncture                                   | ٠     | Chiropractic care                                | ٠    | Private-duty nursing          |
| • | <ul> <li>Bariatric surgery</li> </ul>         | ٠     | Infertility treatment                            |      |                               |

## 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 <u>plan</u> at 1-646-376-0123.
- 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 <a href="http://www.dol/gov/ebsa/healthreform">http://www.dol/gov/ebsa/healthreform</a>
- 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 <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> 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 <u>Health Insurance 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 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 1-646-376-0123.
- 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 <a href="http://www.dol/gov/ebsa/healthreform">http://www.dol/gov/ebsa/healthreform</a>
- 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 <u>www.cciio.cms.gov</u>.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: <u>http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</u>.

## Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

## 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)                           |

\$0

\$15

\$50 \$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              | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: |          |
| <u>Cost Sharing</u>             |          |
| Deductibles*                    | \$0      |
| <u>Copayments</u>               | \$200    |
| <u>Coinsurance</u>              | \$0      |
| What isn't covered              |          |
| Limits or exclusions            | \$60     |
| The total Peg would pay is      | \$260    |

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                        | \$15 |
| Hospital (facility) <u>copayment</u>        | \$50 |
| 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              | \$5,600 |
|---------------------------------|---------|
| In this example, Joe would pay: |         |
| <u>Cost Sharing</u>             |         |
| Deductibles*                    | \$0     |
| <u>Copayments</u>               | \$400   |
| Coinsurance                     | \$0     |
| What isn't covered              |         |
| Limits or exclusions            | \$20    |
| The total Joe would pay is      | \$420   |

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

| The <u>plan's</u> overall <u>deductible</u> | \$0  |
|---|------|
| Specialist copayment                        | \$15 |
| Hospital (facility) <u>copayment</u>        | \$50 |
| 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              | \$2,800 |
|---------------------------------|---------|
| In this example, Mia would pay: |         |
| <u>Cost Sharing</u>             |         |
| Deductibles*                    | \$0     |
| <u>Copayments</u>               | \$80    |
| <u>Coinsurance</u>              | \$0     |
| What isn't covered              |         |
| Limits or exclusions            | \$0     |
| The total Mia would pay is      | \$80    |

\*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. 208503-866222-988005

#### **Assistive Technology**

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-646-376-0123.

**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, or disability.

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 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 1-646-376-0123 at no cost.

| Albanian -         | Për asistencë në gjuhën shqipe telefononi falas në 1-646-376-0123.  |
|--------------------|---|
| Amharic -          | ለቋንቋ እንዛ በ አማርኛ በ 1-646-376-0123 በነጻ ይደውሉ   |
| Arabic -           | للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-646-376-0123  |
| Armenian -         | Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-646-376-0123 առանց գնով։   |
| Bahasa Indonesia - | Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-646-376-0123 tanpa dikenakan biaya.   |
| Bantu-Kirundi -    | Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-646-376-0123 ku busa   |
| Bengali-Bangala -  | বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 1-646-376-0123-তে কল করুন।  |
| Bisayan-Visayan -  | Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-646-376-0123 nga walay bayad.  |
| Burmese -          | ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-646-376-0123 ကို ခေါ် ဆိုပါ။  |
| Catalan -          | Per rebre assistència en (català), truqui al número gratuït 1-646-376-0123.   |
| Chamorro -         | Para ayuda gi fino' (Chamoru), ågang 1-646-376-0123 sin gåstu.  |
| Cherokee -         | <del>Օ</del> ℴ⅁℣Ѳ ℁℗ℎ <i>℈ℴ</i> ⅁ <i>⅄ ⅄</i> ℎℴ⅁Տℙℴ⅁℣ ϴ℄ℸ (GWУ) <b>℗</b> ᲮѠℰ℩℁ 1-646-376-0123 ℺ϴℸ Ը ⅄ℾℴ⅁ <i>⅄ Ⅎ</i> ℇ <b>Ⴚ</b> ℙ <i>⅄</i> ℎℙℝѲ. |
| Chinese -          | 欲取得繁體中文語言協助,請撥打1-646-376-0123, 無需付費。  |
| Choctaw -          | (Chahta) anumpa y <u>a</u> apela a chi I p <u>a</u> ya hinla 1-646-376-0123.  |
| Cushite -          | Gargaarsa afaan Oromiffa hiikuu  argachuuf lakkokkofsa bilbilaa 1-646-376-0123 irratti bilisaan bilbilaa.                                       |
| Dutch -            | Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-646-376-0123.   |
| French -           | Pour une assistance linguistique en français appeler le 1-646-376-0123 sans frais.  |
| French Creole -    | Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-646-376-0123 gratis.  |
| German -           | Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-646-376-0123 an.                        |
| Greek -            | Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-646-376-0123 χωρίς χρέωση.   |
| Gujarati -         | ગુજરાતીમાં ભાષામાં સહ્યય માટે કોઈ પણ ખર્ચ વગર 1-646-376-0123 પર કૉલ કરો.  |
| Hawaiian -         | No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-646-376-0123. Kāki 'ole 'ia kēia kōkua nei.                                  |

| Hindi -                     | हनि्दी में भाषा सहायता के लएि, <sub>1-646-376-0123</sub> पर मुफ्त कॉल करें।                              |
|-----------------------------|--|
| Hmong -                     | Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-646-376-0123.                                     |
| lbo -                       | Maka enyemaka asụsụ na Igbo kpọọ 1-646-376-0123 na akwụghị ụgwọ ọ bụla                                   |
| llocano -                   | Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-646-376-0123 nga awan ti bayadanyo.                |
| Italian -                   | Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-646-376-0123.              |
| Japanese -                  | 日本語で援助をご希望の方は、1-646-376-0123 まで無料でお電話ください。   |
| Karen -                     | လ၊ တၢိမာစားတၢိဳကတိုးကျိုခ်အင်္ဂါ ကျိုခ် d\$-646-376-0123 လ၊ တအိုခ်ဒီးတၢိဳလ၊ ခ်ဘူ့ခ်လ၊ ခ်စူးဘခ်           |
| Korean -                    | 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-646-376-0123 번으로 전화해 주십시오.  |
| Kru-Bassa -                 | Ɓε´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùduùň wɛ̃ɛ, dá 1-646-376-0123                                  |
| Kurdish -                   | بر ای ر اهنمایی به زبان فار سی با شمار ه 0123-646-164 به خوّر ایی پهیو مندی بکهن.                        |
| Laotian -                   | ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ1-646-376-0123 ໂດຍບໍ່ເສຍຄ່າໂທ.                      |
| Marathi -                   | कोणत्याही शुल्काशिवाय भाषा सेवा प्राप्त करण्यासाठी, 1-646-376-0123) वर फोन करा.                          |
| Marshallese -               | Ñan bōk jipañ ilo Kajin Majol, kallok 1-646-376-0123 ilo ejjelok wōnān.                                  |
| Micronesian-<br>Pohnpeyan - | Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-646-376-0123 ni sohte isais.               |
| Mon-Khmer,<br>Cambodian -   | សម្ភរាប់ជំនួយភាសាជា ភាសាខុមរៃ សូមទូរស័ព្ទទទៅកាន់លខេ 1-646-376-0123 ដោយឥតគិតថុល។ៃ                         |
| Navajo -                    | T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-646-376-0123 |
| Nepali -                    | (नेपाली) मा निःशुल्क भाषा सहायता पाउनका लागि  1-646-376-0123 मा फोन गर्नुहोस् ।                          |
| Nilotic-Dinka -             | Tën kuɔɔny ë thok ë Thuɔŋjäŋ cɔl 1-646-376-0123 kecïn aɣöc.  |
| Norwegian -                 | For språkassistanse på norsk, ring 1-646-376-0123 kostnadsfritt.   |
| Panjabi -                   | ਪੰਜਾਬੀ ਵਿੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-646-376-0123 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।  |
| Pennsylvania Dutch -        | Fer Helfe in Deitsch, ruf: 1-646-376-0123 aa. Es Aaruf koschtet nix.                                     |
| Persian -                   | بر ای ر اهنمایی به زبان فارسی با شمار ه 0123-376-646 بدون هیچ هزینه ای تماس بگیرید. انگلیسی              |
| Polish -                    | Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-646-376-0123.                         |
| Portuguese -                | Para obter assistência linguística em português ligue para o 1-646-376-0123 gratuitamente.               |
| Romanian -                  | Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-646-376-0123                   |

| Russian -                 | Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-646-376-0123.   |
|---------------------------|---|
| Samoan -                  | Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-646-376-0123 e aunoa ma se totogi.  |
| Serbo-Croatian -          | Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-646-376-0123.  |
| Spanish -                 | Para obtener asistencia lingüística en español, llame sin cargo al 1-646-376-0123.  |
| Sudanic-Fulfude -         | Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-646-376-0123. Njodi woo fawaaki on.                                    |
| Swahili -                 | Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-646-376-0123 bila malipo.  |
| Syriac -                  | ר שבר רג א שביוו מאר שלב ד ממואהר הר לית ובשר זאל, שח ו-646-376-0123 חשי .  |
| Tagalog -                 | Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-646-376-0123 nang walang bayad.   |
| Telugu -                  | భాషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండా 1-646-376-0123 కు కాల్ చేయండి. (తెలుగు)   |
| Thai -                    | สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-646-376-0123 ฟรีไม่มีค่าใช้จ่าย  |
| Tongan -                  | Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-646-376-0123 'o 'ikai hā ōtōngi.   |
| Trukese -                 | Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-646-376-0123 nge esapw kamé ngonuk.   |
| Turkish -                 | (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-646-376-0123.  |
| Ukrainian -               | Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-646-376-0123.                                       |
| Urdu -                    | بلاقیمت زیان سے متعلقہ خدمات حاصل کرنے کے لیے ، 0123-376-646 ۔ پر بات کریں۔   |
|                           |   |
| Vietnamese -              | Để được hố trợ ngôn ngữ băng (ngôn ngữ), hấy gọi miến phi đến số 1-646-376-0123.  |
| Vietnamese -<br>Yiddish - | Đê'được hố trơ ngôn ngữ băng (ngôn ngữ), hấy gọị miến phi′đêń sô1-646-376-0123.<br>פאר שפראך הילף אין אידיש רופט 1-646-376-0123 פריי פון אפצאל. |