# UnitedHealthcare<sup>\*</sup>: The Ohio State University 2021-1098-1

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, visit www.uhcsr.com/osu or call 1-844-206-0374. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance (coins)</u>, <u>copayment (copay)</u>, <u>deductible (ded)</u>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-844-206-0374 to request a copy.

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| What is the overall<br><u>deductible</u> ?                              | Ohio State Network Providers / UHC Options<br>Providers outside Franklin Co: \$150 (Person),<br>\$350 (Family) UHC Options Providers inside<br>Franklin Co: \$500 (Person), \$1,500 (Family)<br>Out of Network: \$500 (Person), \$1,500<br>(Family)           | 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 family<br>member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u><br>expenses paid by all family members meets the overall family <u>deductible</u> .   |
| Are there services covered<br>before you meet your<br>deductible?       | Yes. <u>Preventive care</u> , Pediatric Dental,<br>Pediatric Vision and Prescription Drugs are<br>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><br>amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers<br>certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> .<br>See a list of covered <u>preventive services</u> at<br>https://www.healthcare.gov/coverage/preventive-care-benefits/.  |
|   | Yes. Pediatric Dental \$500. 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><br><u>limit</u> for this <u>plan</u> ? | Ohio State Network Providers / UHC Options<br>Providers outside Franklin Co: \$2,700<br>(Person), \$5,400 (Family) UHC Options<br>Providers inside Franklin Co: \$6,000 (Person),<br>\$12,000 (Family) Out of Network: \$6,000<br>(Person), \$12,000 (Family) | 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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |
| What is not included in the<br>out-of-pocket limit?                     | <u>Premiums</u> , <u>balance-billing</u> charges, and 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> .   |
|   | Yes. See www.uhcsr.com/osu or call 1-844-<br>206-0374 for a list of <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<br>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                            | Preferred<br>Provider<br>(You will pay<br>the least)           | In-Network<br>Provider                           | Out-of-Network<br>Provider (You<br>will pay the<br>most) | Limitations, Exceptions, & Other<br>Important Information  |  |
|  | Primary care visit to treat an injury or illness | \$20 <u>Copay</u><br>per visit<br><u>ded</u> does not<br>apply | 40% <u>Coins</u>                                 | 40% <u>Coins</u>   | May not apply when related to surgery or   |  |
| If you visit a health care<br><u>provider's</u> office or                      | <u>Specialist</u> visit                          | \$20 <u>Copay</u><br>per visit<br><u>ded</u> does not<br>apply | 40% <u>Coins</u>                                 | 40% <u>Coins</u>   | Physiotherapy.   |  |
| clinic   | Preventive care/screening/immunization           | No Charge  | No Charge  | 40% <u>Coins</u>   | Includes <u>preventive services</u> specified in<br>the health care reform law or benefits<br>provided as mandated by state law.<br>You may have to pay for services that<br>aren't preventive. Ask your <u>provider</u> if the<br>services needed are preventive. Then<br>check what your <u>plan</u> will pay for. |  |
| lf yey heve a test   | Diagnostic test (x-ray, blood work)              | 10% <u>Coins</u>   | 40% <u>Coins</u>                                 | 40% <u>Coins</u>   | none   |  |
| If you have a test   | Imaging (CT/PET scans, MRIs)                     | 10% <u>Coins</u>   | 40% <u>Coins</u>                                 | 40% <u>Coins</u>   | none   |  |
| If you need drugs to<br>treat your illness or<br>condition                     | Generic drugs                                    | 10% <u>Coins</u><br><u>ded</u> does not<br>apply               | 10% <u>Coins</u><br><u>ded</u> does not<br>apply | 10% <u>Coins</u><br><u>ded</u> does not<br>apply         | Minimum cost to the insured is \$10 or the<br>cost of the drug, whichever is less.<br>Limited up to a 31 day supply per<br>prescription.   |  |
| More information about<br>prescription drug<br><u>coverage</u> is available at | Preferred brand drugs                            | 20% <u>Coins</u><br>ded does not<br>apply                      | 20% <u>Coins</u><br>ded does not<br>apply        | 50% <u>Coins</u><br>ded does not<br>apply                | Minimum cost to the insured is \$10 or the<br>cost of the drug, whichever is less.<br>Limited up to a 31 day supply per<br>prescription.   |  |
| www.uhcsr.com/pdl  | Non-preferred brand drugs                        | 50% <u>Coins</u>   | 50% <u>Coins</u>                                 | 50% <u>Coins</u>   | Minimum cost to the insured is \$10 or the cost of the drug, whichever is less.  |  |

\*For more information about limitations and exceptions, see <u>plan</u> or policy document at www.uhcsr.com/osu

|  |  |   | What You Will   | Рау   |  |  |
|--|--|---|---|---|--|--|
| Common Medical Event   | Services You May Need                          | Preferred<br>Provider<br>(You will pay<br>the least)                                | In-Network<br>Provider  | Out-of-Network<br>Provider (You<br>will pay the<br>most)                            | Limitations, Exceptions, & Other<br>Important Information    |  |
|  |  | <u>ded</u> does not<br>apply  | <u>ded</u> does not<br>apply  | <u>ded</u> does not<br>apply  | Limited up to a 31 day supply per prescription.              |  |
|  | Specialty drugs                                | Same as<br>above; <u>ded</u><br>does not<br>apply                                   | Same as<br>above; <u>ded</u><br>does not<br>apply                                   | Same as above;<br><u>ded</u> does not<br>apply                                      | Limited up to a 31 day supply per prescription               |  |
| If you have outpatient   | Facility fee (e.g., ambulatory surgery center) | 10% <u>Coins</u>  | 40% <u>Coins</u>  | 40% <u>Coins</u>  | none   |  |
| surgery  | Physician/surgeon fees                         | 10% <u>Coins</u>  | 40% <u>Coins</u>  | 40% <u>Coins</u>  | none   |  |
| lf you need immediate  | Emergency room care                            | 10% <u>Coins</u><br>\$100 <u>Copay</u><br>per visit<br><u>ded</u> does not<br>apply | 10% <u>Coins</u><br>\$100 <u>Copay</u><br>per visit<br><u>ded</u> does not<br>apply | 10% <u>Coins</u><br>\$100 <u>Copay</u> per<br>visit<br><u>ded</u> does not<br>apply | The <u>Copay</u> will be waived if admitted to the Hospital. |  |
| medical attention  | Emergency medical transportation               | 10% <u>Coins</u>  | 10% <u>Coins</u>  | 10% <u>Coins</u>  | none   |  |
|  | <u>Urgent care</u>                             | \$25 <u>Copay</u><br>per visit<br><u>ded</u> does not<br>apply                      | 40% <u>Coins</u>  | 40% <u>Coins</u>  | May be limited to facility fees.                             |  |
| If you have a hospital   | Facility fee (e.g., hospital room)             | 10% <u>Coins</u>  | 40% <u>Coins</u>  | 40% <u>Coins</u>  | none   |  |
| stay   | Physician/surgeon fees                         | 10% <u>Coins</u>  | 40% <u>Coins</u>  | 40% <u>Coins</u>  | none   |  |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services | Outpatient services                            | Office Visits:<br>\$20 <u>Copay</u><br>per visit; <u>ded</u><br>does not<br>apply   | Office Visits:<br>40% <u>Coins</u>  | Office Visits:<br>40% <u>Coins</u>  | none   |  |
|  |  | Other:<br>10% <u>Coins</u>  | Other:<br>40% <u>Coins</u>  | Other:<br>40% <u>Coins</u>  |  |  |
|  | Inpatient services                             | 10% <u>Coins</u>  | 40% <u>Coins</u>  | 40% <u>Coins</u>  | none   |  |

|   |   |  | What You Will  | Рау   |  |  |
|---|---|--|--|---|--|--|
| Common Medical Event  | Services You May Need                     | Preferred<br>Provider<br>(You will pay<br>the least) | Provider In-Network<br>(You will pay Provider        |   | Limitations, Exceptions, & Other<br>Important Information  |  |
|   | Office visits                             | Based on<br>setting where<br>service is<br>performed | Based on<br>setting where<br>service is<br>performed | Based on setting<br>where service is<br>performed | <u>Cost sharing</u> does not apply for <u>preventive</u><br><u>services</u> when provided by a <u>preferred</u><br><u>provider</u> . Depending on the type of<br>services, a <u>copayment</u> , <u>coinsurance</u> , or  |  |
| If you are pregnant   | Childbirth/delivery professional services | Based on<br>setting where<br>service is<br>performed | Based on<br>setting where<br>service is<br>performed | Based on setting<br>where service is<br>performed | <u>deductible</u> may apply. Maternity care may<br>include tests and services described<br>elsewhere in the SBC (i.e. ultrasound).   |  |
|   | Childbirth/delivery facility services     | Based on<br>setting where<br>service is<br>performed | Based on<br>setting where<br>service is<br>performed | Based on setting<br>where service is<br>performed | none   |  |
|   | Home health care                          | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  | 100 visits maximum per Policy Year /<br>Additional 250 visit maximum per Policy<br>Year for Private Duty Nursing   |  |
|   | Rehabilitation services                   | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  | Outpatient Rehabilitation/Habilitation:  |  |
| If you need help<br>recovering or have<br>other special health<br>needs | Habilitation services                     | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  | <ul> <li>Limits per Policy Year as follows:</li> <li>20 visits of physical therapy</li> <li>20 visits of occupational therapy</li> <li>20 visits of speech therapy</li> <li>12 visits of manipulative therapy</li> <li>Separate physical, occupational and speech therapy limits apply to Rehabilitative and Habilitative Services.</li> </ul> |  |
|   | Skilled nursing care                      | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  |  |  |
|   | Durable medical equipment                 | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  |  |  |
|   | Hospice services                          | 10% <u>Coins</u>                                     | 40% <u>Coins</u>                                     | 40% <u>Coins</u>                                  |  |  |
| If your child needs<br>dental or eye care                               | Children's eye exam                       | 50% <u>Coins;</u><br><u>ded</u> does not<br>apply    | 50% <u>Coins;</u><br><u>ded</u> does not<br>apply    | 50% <u>Coins; ded</u><br>does not apply           | See your <u>plan's</u> Pediatric Vision Benefit<br>Details. Age limits apply.*   |  |

\*For more information about limitations and exceptions, see <u>plan</u> or policy document at www.uhcsr.com/osu

|  | Common Medical Event |                            |  | What You Will          | Рау  |  |  |
|--|----------------------|----------------------------|--|------------------------|--|--|--|
|  |                      |                            | Preferred<br>Provider<br>(You will pay<br>the least) | In-Network<br>Provider | Out-of-Network<br>Provider (You<br>will pay the<br>most) | Limitations, Exceptions, & Other<br>Important Information                      |  |
|  |                      | Children's glasses         |  |                        | 50% <u>Coins; ded</u><br>does not apply                  | See your <u>plan's</u> Pediatric Vision Benefit<br>Details. Age limits apply.* |  |
|  |                      | Children's dental check-up | 50% <u>Coins</u>                                     | 50% <u>Coins</u>       | 50% <u>Coins</u>   | See your <u>plan's</u> Pediatric Dental Benefit<br>Details. Age limits apply.* |  |

# 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.) |  |   |  |  |  |  |
|--|--|---|--|--|--|--|
| Bariatric surgery  | <ul> <li>Cosmetic surgery except as specifically provided<br/>in the Policy</li> </ul> | <ul> <li>Dental care (Adult) except as specifically<br/>provided in the Policy</li> </ul> |  |  |  |  |
| Hearing aids   | Infertility treatment  | Long-term care  |  |  |  |  |
| Routine foot care  | Weight loss programs   |   |  |  |  |  |
|  |  |   |  |  |  |  |
| Other Covered Services (Limitations may apply to   | these services. This isn't a complete list. Please see                                 | your <u>plan</u> document.)   |  |  |  |  |
| Acupuncture  | Chiropractic care  | <ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>                    |  |  |  |  |
| Private-duty nursing   | • Routine eye care (Adult)   |   |  |  |  |  |

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: Ohio Department of Insurance at 1-800-686-1526 or visit http://www.insurance.ohio.gov/Pages/default.aspx. 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 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 <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: Ohio Department of Insurance at 1-800-686-1526 or visit http://www.insurance.ohio.gov/Pages/default.aspx.

# 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? Not Applicable

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.

# Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-260-2723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-260-2723.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-260-2723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-260-2723.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

# About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

| Peg is Having a Baby<br>(9 months of in-network pre-natal care and a<br>hospital delivery)  |  | Managing Joe's Type 2 Diabe<br>(a year of routine in-network care of<br>controlled condition)  |                            | Mia's Simple Fracture<br>(in-network emergency room visit and follow up<br>care)   |                            |  |
|---|--|--|----------------------------|--|----------------------------|--|
| The plan's overall deductible\$500Specialist coinsurance40%Hospital (facility) coinsurance40%Other coinsurance40%   |  | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>         | \$500<br>40%<br>40%<br>40% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>   | \$500<br>40%<br>40%<br>40% |  |
| This EXAMPLE event includes services like:<br><u>Specialist</u> office visits (prenatal care)<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br><u>Diagnostic tests</u> (ultrasounds and blood work)<br><u>Specialist</u> visit (anesthesia) |  | This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests(blood work)Prescription drugsDurable medical equipment(glucose meter) |                            | This EXAMPLE event includes service<br><u>Emergency room care</u> (including medical<br>supplies)<br><u>Diagnostic test</u> (x-ray)<br><u>Durable medical equipment</u> (crutches)<br><u>Rehabilitation services(physical therapy)</u> |                            |  |

| Total Example Cost              | \$12,700 | Total Example Cost              | \$5,600 | Total Example Cost              | \$2,800 |
|---------------------------------|----------|---------------------------------|---------|---------------------------------|---------|
| In this example, Peg would pay: |          | In this example, Joe would pay: |         | In this example, Mia would pay: |         |
| Cost Sharing                    |          | Cost Sharing                    |         | Cost Sharing                    |         |
| Deductibles                     | \$500    | Deductibles                     | \$500   | Deductibles                     | \$500   |
| <u>Copayments</u>               | \$0      | Copayments                      | \$0     | Copayments                      | \$100   |
| Coinsurance                     | \$4,800  | Coinsurance                     | \$900   | Coinsurance                     | \$800   |
| What isn't covered              |          | What isn't covered              |         | What isn't covered              |         |
| Limits or exclusions            | \$60     | Limits or exclusions            | \$20    | Limits or exclusions            | \$0     |
| The total Peg would pay is      | \$5,360  | The total Joe would pay is      | \$1,420 | The total Mia would pay is      | \$1,400 |

# NON-DISCRIMINATION NOTICE

UnitedHealthcare StudentResources does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator United HealthCare Civil Rights Grievance P.O. Box 30608 Salt Lake City, UTAH 84130 UHC\_Civil\_Rights@uhc.com

You must send the written complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>.

# Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

**Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We also provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card, Monday through Friday, 8 a.m. to 8 p.m. ET.

# LANGUAGE ASSISTANCE PROGRAM

We provide free services to help you communicate with us, such as, letters in other languages or large print. Or, you can ask for free language services such as speaking with an interpreter. To ask for help, please call toll-free 1-866-260-2723, Monday through Friday, 8 a.m. to 8 p.m. ET.

#### English

Language assistance services are available to you free of charge. Please call 1-866-260-2723.

#### Albanian

Shërbimet e ndihmës në gjuhën amtare ofrohen falas. Ju lutemi telefononi në numrin 1-866-260-2723.

### Amharic

የቋንቋ እርዳታ አገልግሎቶች በነጻ ይገኛሉ። እባክዎ ወደ 1-866-260-

### 2723 ይደውሉ።

### Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 2723-260-1.

# Armenian

Ձեզ մատչելի են անվձար լեզվական օգնության ծառայություններ։ Խնդրում ենք զանգահարել 1-866-260-2723 համարով։

# Bantu- Kirundi

Uronswa ku buntu serivisi zifatiye ku rurimi zo kugufasha. Utegerezwa guhamagara 1-866-260-2723.

### Bisayan- Visayan (Cebuano)

Magamit nimo ang mga serbisyo sa tabang sa lengguwahe nga walay bayad. Palihug tawag sa 1-866-260-2723.

# Bengali- Bangala

ঘোষণা : ভাষা সহায়তা পরিষেবা আপনি বিনামূল্যে পেতে পারেন। দয়া করে 1-866-260-2723-তে কল করুন।

# Burmese

ဘာသာစကား အကူအညီ ဝန္ေဆာင္မႈမ်ား သင့္ အတြက္ အခမဲ့ရရွိႏိုင္သည္။ ေက်းဇူးျပဳ၍ ဖုန္း 1-866-260-2723 ကိုေခၚပါ။

# **Cambodian- Mon-Khmer**

សេវាជំនួយផ្នែកភាសាដែលឥតគិតថ្លៃ មានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅលេខ 1-866-260-2723។

# Cherokee

# Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

# Choctaw

Chahta anumpa ish anumpuli hokmvt tohsholi yvt peh pilla ho chi apela hinla. I paya 1-866-260-2723.

# **Cushite-Oromo**

Tajaajilliwwan gargaarsa afaanii kanfalttii malee siif jira. Maaloo karaa lakkoofsa bilbilaa 1-866-260-2723 bilbili.

# Dutch

Taalbijstandsdiensten zijn gratis voor u beschikbaar. Gelieve 1-866-260-2723 op te bellen.

#### French

Des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-260-2723.

## French Creole- Haitian Creole

Gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-866-260-2723.

#### German

Sprachliche Hilfsdienstleistungen stehen Ihnen kostenlos zur Verfügung. Bitte rufen Sie an unter: 1-866-260-2723.

## Greek

Οι υπηρεσίες γλωσσικής βοήθειας σας διατίθενται δωρεάν. Καλέστε το 1-866-260-2723.

### Gujarati

ભાષા સહાય સેવાઓ તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. કૃપા કરીને 1-866-260-2723 પર કૉલ કરો.

# Hawaiian

Kōkua manuahi ma kāu 'ōlelo i loa'a 'ia. E kelepona i ka helu 1-866-260-2723.

# Hindi

आप के लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपया 1-866-260-2723 पर कॉल करें।

# Hmong

Muaj cov kev pab txhais lus pub dawb rau koj. Thov hu rau 1-866-260-2723.

# Ibo

Enyemaka na-ahazi asusu, bu n'efu, diri gi. Kpoo 1-866-260-2723.

#### Ilocano

Adda awan bayadna a serbisio para iti language assistance. Pangngaasim ta tawagam ti 1-866-260-2723.

#### Indonesian

Layanan bantuan bahasa bebas biaya tersedia untuk Anda. Harap hubungi 1-866-260-2723.

# Italian

Sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-866-260-2723.

# Japanese

無料の言語支援サービスをご利用いただけます。 1-866-260-2723 までお電話ください。

# Karen

#### usdmw>rRpXRt\*D>erRM>tDRoh0J vXwvd.[h.tyORb. (cDvD) M.vDRI

0Ho;plRqJ;usd;b. 1-866-260-2723 wuh>l

# Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-866-260-2723 번으로 전화하십시오.

# Kru- Bassa

Bot ba hola ni kobol mahop ngui nsaa wogui wo ba yé ha i nyuu yoŋ. Sebel i nsinga ini 1-866-260-2723.

#### **Kurdish Sorani**

خزمەتەكانى يارمەتيى زمانى بەخۆر ايى بۆ تۆ دابين دەكريّن. تكايە تەلەفۆن بكە بۆ ژمارەي 2723-260-866-1.

# Laotian

ມີບໍລິການທາງດ້ານພາສາບໍ່ເສຍຄ່ຳໃຫ້ແກ່່ທ່່ານ. ກະລຸນາໂທຫາເບີ 1-866-260-2723.

# Marathi

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे.

त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

### Marshallese

Kwomaroñ bōk jerbal in jipañ in kajin ilo ejjelok wonāān. Jouj im kallok 1-866-260-2723.

### Micronesian- Pohnpeian

Mie sawas en mahsen ong komwi, soh isepe. Melau eker 1-866-260-2723.

#### Navajo

Saad bee áka'e'eyeed bee áka'nída'wo'ígíí t'áá jíík'eh bee nich'į' bee ná'ahoot'i'. T'áá shǫǫdí kohjį' 1-866-260-2723 hodíilnih.

#### Nepali

भाषा सहायता सेवाहरू निःशुल्क उपलब्ध छन्। कृपया 1-866-260-2723 मा कल गर्नुहोस्।

### Nilotic-Dinka

Käk ë kuny ajuɛɛr ë thok atö tïnë yïn abac të cïn wëu yeke thiëëc. Yïn col 1-866-260-2723.

### Norwegian

Du kan få gratis språkhjelp. Ring 1-866-260-2723.

### **Pennsylvania Dutch**

Schprooch iwwesetze Hilf kannscht du frei hawwe. Ruf 1-866-260-2723.

### Persian-Farsi

خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 1-866-260-2723 تماس بگیرید.

#### Polish

Możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-866-260-2723.

#### Portuguese

Oferecemos serviço gratuito de assistência de idioma. Ligue para 1-866-260-2723.

#### Punjabi

ਭਾਸ਼ਾਂ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ 1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

#### Romanian

Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă rugăm să sunați la 1-866-260-2723.

#### Russian

Языковые услуги предоставляются вам бесплатно. Звоните по телефону 1-866-260-2723.

#### Samoan- Fa'asamoa

O loo maua fesoasoani mo gagana mo oe ma e lē totogia. Faamolemole telefoni le 1-866-260-2723.

#### Serbo- Croatian

Možete besplatno koristiti usluge prevodioca. Molimo nazovite 1-866-260-2723.

#### Somali

Adeegyada taageerada luqadda oo bilaash ah ayaa la heli karaa. Fadlan wac 1-866-260-2723.

#### Spanish

Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.

#### Sudanic- Fulfulde

E woodi walliinde dow wolde caahu ngam maaɗa. Noodu 1-866-260-2723.

### Swahili

Huduma za msaada wa lugha zinapatikana kwa ajili yako bure. Tafadhali piga simu 1-866-260-2723.

#### Syriac- Assyrian

معفني معفلل مدينة بابم المعترية المنتاع المنتاع معنام المنتاع المنتاع المنتاع المنتاع معنام المنتاع المنتاع الم منه من منت 1-866-260

### Tagalog

Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng walang bayad. Mangyaring tumawag sa 1-866-260-2723.

#### Telugu

లాంగ్వేజ్ అసిస్టెంట్ సర్వీ సెస్ మీకు ఉచితంగా అందుబాటులో ఉన్నాయి.

దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

### Thai

#### มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่า ยแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข 1-866-260-2733

### **Tongan- Fakatonga**

'Oku 'i ai pē 'a e sēvesi ki he lea' ke tokoni kiate koe pea 'oku 'atā ia ma'au 'o 'ikai ha totongi. Kātaki 'o tā ki he 1-866-260-2723.

#### Trukese (Chuukese)

En mei tongeni angei aninisin emon chon chiakku, ese kamo. Kose mochen kopwe kokkori 1-866-260-2723.

#### Turkish

Dil yardım hizmetleri size ücretsiz olarak sunulmaktadır. Lütfen 1-866-260-2723 numarayı arayınız.

#### Ukrainian

Послуги перекладу надаються вам безкоштовно. Дзвоніть за номером 1-866-260-2723.

# Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلامعاوضہ دستیاب ہیں۔ براہ مہربانی 2723-266-186-1 پر کال کریں۔

#### Vietnamese

Dịch vụ hỗ trợ ngôn ngữ, miễn phí, dành cho quý vị. Xin vui lòng gọi 1-866-260-2723.

#### Yiddish

שפראך הילף סערוויסעס זענען אוועילעבל פאר אייך פריי פון אפצאל. ביטע שפראך הילף סערוויסעס דופט 1-866-260-2723.

#### Yoruba

Isé ìrànlówó èdè tí ó jé òfé, wà fún ó. Pe 1-866-260-2723.