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



LAUNDRY AND DRY CLEANING WORKERS H&W TRUST FUND : Aetna Aetna Choice POS II Open Access® - PPO

Coverage for: Individual + Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.HealthReformPlanSBC.com or by calling 1-800-524-8687. 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 1-800-524-8687 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	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.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit f</u> or this <u>plan</u> ?	\$4,000 Individual / \$8,000 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 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?	Premiums, balance-billing charges (unless balance billing is prohibited or inclusion under the limit is required by law), health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit.</u> The cost of certain specialty pharmacy drugs (though reimbursed by the manufacturer at no cost to you) will not be applied towards satisfying your out-of-pocket maximums.
	Certain specialty pharmacy drugs are considered non-essential health benefits and fall outside of the out-of-pocket limits.	
Will you pay less if you use a <u>network provider</u> ?	Yes. For a list of network providers see www.aetna.com or call 1-800-524-8687.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.
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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	u Will Pay	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$10 <u>copay</u> /visit	\$10 <u>copay</u> /visit	None
If you visit a health care provider's	<u>Specialist</u> visit	\$10 <u>copay</u> /visit	\$10 <u>copay/</u> visit	None
office or clinic	Preventive care /screening /immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance of</u> the <u>UCR allowed</u> amount	
n you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance of</u> the <u>UCR allowed</u> amount	None
If you need drugs to treat your illness or	Generic drugs	No charge	Not covered	
condition <u>Prescription drug</u> <u>coverage</u> is administered by Express Scripts	Preferred brand drugs	10% <u>coinsurance</u> of costs per prescription (retail & mail-order)	Not covered	\$15 maximum <u>copayment</u> for a 30-day supply of retail drugs; \$30 maximum <u>copayment</u> for a 90- day supply of mail-order drugs
Express Scripts More information about prescription drug coverage is	Non-preferred brand drugs	20% <u>coinsurance</u> of costs per prescription (retail and mail-order)	Not covered	\$25 maximum copayment for a 30-day supply of retail drugs; \$50 maximum copayment for a 90- day supply of mail-order drugs

		What You	u Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
available at <u>www.Express-</u> <u>Scripts.com</u>	<u>Specialty drugs</u>	No charge for injectable drugs; \$10 <u>copay/</u> prescription (generic oral drugs); \$30 <u>copay/</u> prescription (brand oral drugs)	Not covered	Please see "Important Questions" regarding the plan's out-of-pocket limit.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance</u> of the <u>UCR allowed</u> <u>amount</u>	Some non-emergency surgeries must be <u>pre-authorized</u> through Aetna's medical management. Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
	Physician/surgeon fees	20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance of</u> the <u>UCR allowed</u> amount	None	
If you need immediate medical	Emergency room care	\$200 <u>copay/</u> visit, plus 20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	\$200 <u>copay/</u> visit, plus 20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	\$200 copayment is waived if admitted.	
attention	Emergency medical transportation	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>		

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		What You	u Will Pay	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Urgent care	\$10 <u>copay</u> /visit	\$10 <u>copay</u> /visit	None.
lf you have a	Facility fee (e.g., hospital room)	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance</u> of the <u>UCR allowed</u> <u>amount</u>	Non-emergency inpatient admission must be <u>pre-authorized</u> through Aetna's medical management. Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u> of the <u>Plan's</u> <u>allowed amount</u>	40% <u>coinsurance</u> of the <u>UCR allowed</u> <u>amount</u>	None
lf you need mental health, behavioral health, or substance abuse	Outpatient services	\$10 <u>copay</u> /office visit and for other outpatient services	\$10 <u>copay</u> /office visit and for other outpatient services	No <u>preauthorization</u> required for outpatient mental health services.
services	Inpatient services	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	Non-emergency inpatient admission must be pre- authorized through Aetna's medical management. Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.
lf you are pregnant	Office visits	Pre-natal care is included with the delivery charge. \$10 <u>copay/</u> visit for post-natal care.	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	<u>Cost sharing does not apply for preventive</u> <u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Pre-natal care is included with the delivery charge, and is paid at the same level as the physician/surgeon charge for in-patient <u>hospitalization</u> . Penalty of \$200 for failure to
	Childbirth/delivery professional services	20% <u>coinsurance of</u> the <u>Plan's allowed</u> amount	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	obtain <u>pre-authorization</u> for out-of-network care. Covered in-network abortion and abortion- related services are covered without any

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Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	20% <u>coinsurance of</u> the <u>Plan's allowed</u> amount	40% <u>coinsurance of</u> the <u>UCR allowed</u> amount	coinsurance, copayment or any other cost- sharing requirements.
	Home health care	20% <u>coinsurance</u> of the <u>Plan's allowed</u> amount	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	45 day visit limit per person, per calendar year. No coverage for care that is not <u>medically</u> <u>necessary.</u> Coverage must be pre-authorized through Aetna's medical management. Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Rehabilitation services	20% <u>coinsurance</u> of the <u>Plan's allowed</u> amount	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	None
If you need help recovering or have other special health	Habilitation services	20% <u>coinsurance of</u> the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance of</u> the <u>UCR allowed</u> <u>amount</u>	None
needs	Skilled nursing care	20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	40% <u>coinsurance of</u> the <u>UCR allowed</u> <u>amount</u>	30 day visit limit per person, per calendar year. No coverage for care that is not <u>medically</u> <u>necessary</u> . Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	20% <u>coinsurance</u> of the <u>Plan's allowed</u> <u>amount</u>	Not Covered.	
	Hospice services	20% <u>coinsurance</u> of the <u>Plan's allowed</u> amount	40% <u>coinsurance</u> of the <u>UCR allowed</u> amount	None
If your child poods	Children's eye exam	Not covered	Not covered	Not covered.
If your child needs 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:

Acupuncture	Hearing aids	 Private-duty nursing
Bariatric surgery	 Infertility treatment 	Routine foot care
Cosmetic surgery	Long-term care	Weight loss programs - Except for required preventive
Glasses (Child)	 Non-emergency care when traveling outside the U.S. 	services.

Chiropractic care	Dental care (Adult & Child) - Covered under a	٠	Routine eye care (Adult & Child) - Covered under a	
	separate dental <u>plan</u> .		separate vision <u>plan</u> .	

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 1-800-524-8687.
- 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 http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health <u>plans</u>, 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 1-800-524-8687.
- 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 http://www.dol/gov/ebsa/healthreform

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

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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

\$10

20% 20%

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

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$C
<u>Copayments</u>	\$C
<u>Coinsurance</u>	\$2,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,060

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

\$0

\$10 20%

20%

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

This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$C
Copayments	\$100
<u>Coinsurance</u>	\$800
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$920

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	\$10
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

This EXAMPLE event includes services

like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test (x-ray)</u> <u>Durable medical equipment (crutches)</u> <u>Rehabilitation services (physical therapy)</u>

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles	\$C
<u>Copayments</u>	\$230
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$C
The total Mia would pay is	\$730

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

Smartphone or Tablet

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

Non-Discrimination

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

TTY: 711

Language Assistance:

For language assistance in your language call 1-800-524-8687 at no cost.

Albanian -	Për asistencë në gjuhën shqipe telefononi falas në 1-800-524-8687.
Amharic -	ለቋንቋ እንዛ በ አማርኛ በ 1-800-524-8687 በነጻ ይደውሉ
Arabic -	للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-800-524-8687
Armenian -	Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-800-524-8687 առանց գնով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-524-8687 tanpa dikenakan biaya.
Bantu-Kirundi -	Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-800-524-8687 ku busa
Bengali-Bangala -	বাংলায় ভাষা সহায়তার জনয্ িবনামুেলেয্ 1-800-524-8687- ত কল করন।
Bisayan-Visayan -	Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-524-8687 nga walay bayad.
Burmese -	ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် ₁₋₈₀₀₋₅₂₄₋₈₆₈₇ <mark>ကို ခေါ် ဆိုပါ။</mark>
Catalan -	Per rebre assistència en (català), truqui al número gratuït 1-800-524-8687.
Chamorro -	Para ayuda gi fino' (Chamoru), ågang 1-800-524-8687 sin gåstu.
Cherokee -	ᲛᲛᲐᲧᲛ \$ ᲦᲮ₳ᲛᲐ ᲙᲮᲛᲐᲜՐᲛᲐ ᲛᲮᲐ (CWY) ᲢᲮWᲗi S 1-800-524-8687 ᲢᲛᲣ Ը ᲑᲜᲛᲐ ᲫᲜᲪᲘᲐ ᲠᲮᲓᲛ.
Chinese -	欲取得繁體中文語言協助,請撥打1-800-524-8687, 無需付費。
Choctaw -	(Chahta) anumpa y <u>a</u> apela a chi I p <u>a</u> ya hinla 1-800-524-8687.
Cushite -	Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-800-524-8687 irratti bilisaan bilbilaa.
Dutch -	Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-800-524-8687.
French -	Pour une assistance linguistique en français appeler le 1-800-524-8687 sans frais.
French Creole -	Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-524-8687 gratis.
German -	Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-524-8687 an.
Greek -	Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-800-524-8687 χωρίς χρέωση.
Gujarati -	�જરાતીમાં ભાષામાં સહાય માટ� કોઈ પણ ખયર્ વગર 1-800-524-8687 પર કૉલ કરો.
Hawaiian -	No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-800-524-8687. Kāki 'ole 'ia kēia kōkua nei.

Hindi -	हनि्दी में भाषा सहायता के लएि, ₁₋₈₀₀₋₅₂₄₋₈₆₈₇ पर मुफ्त कॉल करें।
Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-524-8687.
lbo -	Maka enyemaka asụsụ na Igbo kpọọ 1-800-524-8687 na akwụghị ụgwọ ọ bụla
llocano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-524-8687 nga awan ti bayadanyo.
Italian -	Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-524-8687.
Japanese -	日本語で援助をご希望の方は、1-800-524-8687 まで無料でお電話ください。
Karen -	လ၊ တၢိမၢစၢၤတၢိကတိၢကိုုဉ်အဂ်ီ၊ ကိုုဉ် ([2800-524-8687 လ၊ တအိဉ်ဒီးတၢိလ၊ ၁်ဘူဉ်လ၊ ၁်စူးဘဉ်
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-524-8687 번으로 전화해 주십시오.
Kru-Bassa -	Ɓε´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุuù̀n wɛ̃ɛ, dá 1-800-524-8687
Kurdish -	بر ای ر اهنمایی به زبان فارسی با شمار ه 868-524-800 به خور ایی یعیو مندی بکهن.
Laotian - Marathi -	ถ้าท่ามต้อງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ1-800-524-8687 ໂດຍບໍ່ເສຍຄ່າໂທ. কोणत् याह� शु ल्का�शवाय भाषा से वा ाप्त करण्यासाठ�, 1-800-524-8687 वर फोन करा.
Marshallese - Micronesian-	Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-524-8687 ilo ejjelok wōnān.
Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-524-8687 ni sohte isais.
Mon-Khmer, Cambodian -	សម្ភរាប់ជំនួយភាសាជា ភាសាខ្មមរំ សូមទូរស័ព្ទទទៅកាន់លខេ 1-800-524-8687 ដោយឥតគិតថ្លល់។
Navajo -	T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-524-8687
Nepali -	(ने पाल�) मा �नः शुल्क भाषा सहायता पाउनका ला�ग 1-800-524- ोस् ।
8687 मा फोन ग्रह्Niloti	ic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-800-524-8687 kecin
ayöc. Norwegian -	For språkassistanse på norsk, ring 1-800-524-8687 kostnadsfritt.
Panjabi -	ਪੰਜਾਬੀ ਿਵੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-524-8687 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।
Pennsylvania Dutch - I	Fer Helfe in Deitsch, ruf: 1-800-524-8687 aa. Es Aaruf koschtet nix.
Persian -	برای راهنمایی به زبان فارسی با شماره قهه-524-868 بدون هیچ هزینه ای تماس بگیرید. انگلیسی

Polish -Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-524-8687.Portuguese -Para obter assistência linguística em português ligue para o 1-800-524-8687 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-524-8687

Russian -	Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-524-8687.
Samoan -	Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-524-8687 e aunoa ma se totogi.
Serbo-Croatian -	Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-524-8687.
Spanish -	Para obtener asistencia lingüística en español, llame sin cargo al 1-800-524-8687.
Sudanic-Fulfude -	Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-800-524-8687. Njodi woo fawaaki on.
Swahili -	Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-524-8687 bila malipo.
Syriac -	~
Tagalog -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-524-8687 nang walang bayad.
Telugu -	��ష�� ళాయంం ళిళరకళి ఎలళంంటళి ఖరళ్చు లళకళంంళిళి 1-800-524-8687 కళి ళా⊡ ళేయంంళిళి. (ళెలళిగళి)
Thai - ฟรไ	สำหรับความชวยเหลอทางดานภาษาเป ็น ภาษาไทย โทร 1-800-524-8687 ม ่าใชจ ำย มค
113 6	٨٣
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi.
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi.
Tongan - Trukese -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi. Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-524-8687 nge esapw kamé ngonuk.
Tongan - Trukese - Turkish -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi. Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-524-8687 nge esapw kamé ngonuk. (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-524-8687.
Tongan - Trukese - Turkish - Ukrainian -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi. Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-524-8687 nge esapw kamé ngonuk. (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-524-8687. Щоб отримати допомогу перекладача української мови, зателефонуйте за безкопптовним номером 1-800-524-8687.
Tongan - Trukese - Turkish - Ukrainian - Urdu -	Караи 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi. Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-524-8687 nge esapw kamé ngonuk. (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-524-8687. Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-524-8687. يالاقيمت زيان سے متعلقہ خدمات حاصل کرتے کے لیے ، 1-800-524-8687 .
Tongan - Trukese - Turkish - Ukrainian - Urdu - Vietnamese -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-524-8687 'o 'ikai hā ōtōngi. Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-524-8687 nge esapw kamé ngonuk. (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-524-8687. Щоб отримати допомогу перекладача української мови, зателефонуйте за безкопттовним номером 1-800-524-8687. цоб отримати допомогу перекладача української мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Доб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Цоб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Доб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Доб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Доб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкопттовним номером 1-800-524-8687. Доб отримати допомогу перекладача українсько ї мови, зателефонуйте за безкоптовним номером 1-800-524-8687. Доб отримати допомогу перекладача української мови, зателефонуйте за безкоптовним номером 1-800-524-8687. Доб отримати допомогу перекладача української саль саль саль саль саль саль саль саль