Coverage for: Individual + Family | Plan Type: POS

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



SCHOOLS HEALTH INSURANCE FUND : Aetna Choice® POS II - SHIF-NJ EDUCATORS HEALTH PLAN (NJEHP)



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, <u>www.HealthReformPlanSBC.com</u> or by calling 1-800-370-4526. 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 1-800-370-4526 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall deductible?   | \$0. Out-of-Network: Individual \$350 / Family \$700.  | 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 deductible?             | Yes. Preventive 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>   |
| Are there other <u>deductibles</u> for specific services?               | No.  | You don't have to meet <u>deductibles</u> for specific services.   |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ? | In- <u>Network</u> : Individual \$500 / Family \$1,000. Out-of-Network: Individual \$2,000 / Family \$5,000. Prescription Drugs separate out-of-pocket limit is \$1,600 Individual/ \$3,200 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>Premium</u> s, balance-billing charges & 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 network provider?                        | Yes. See www.aetna.com/docfind or call 1-800-370-4526 for a list of in-network providers.  | 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 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 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.  |



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

|  |  | What You Will   | Pay  |  |
|--|--|---|--|--|
| Common Medical<br>Event  | Services You May Need                            | In-Network<br>Provider (You will<br>pay the<br>least) | Out-of-Network<br>Provider (You<br>will pay the<br>most) | Limitations, Exceptions, & Other<br>Important<br>Information   |
|  | Primary care visit to treat an injury or illness | \$10 <u>copay</u> /visit                              | 30% <u>coinsurance</u>                                   | Out-of-network allowances for Chiropractic,<br>Acupuncture and Physical Therapy services   |
| If you visit a health<br>care <u>provider</u> 's<br>office or clinic     | <u>Specialist</u> visit                          | \$15 <u>copay</u> /visit                              | 30% <u>coinsurance</u>                                   | are limited to no more than \$35.00 per visit for Chiropractic, \$60.00 per visit for Acupuncture and \$52.00 per visit for Physical Therapy or 75% of the in-network cost per visit, whichever is less. |
|  | Preventive care /screening /immunization         | 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.                                  |
| If you have a test   | Diagnostic test (x-ray, blood work)              | No charge   | 30% <u>coinsurance</u>                                   | None   |
| ii you liave a lest  | Imaging (CT/PET scans, MRIs)                     | No charge   | 30% coinsurance  | None   |
| If you need drugs<br>to treat your                                       | Generic drugs                                    | Not Covered   | Not Covered  |  |
| illness or condition   | Preferred brand drugs                            | Not Covered   | Not Covered  |  |
| More information about <b>prescription drug coverage</b> is available at | Non-preferred brand drugs                        | Not Covered   | Not Covered  |  |

| www.express-<br>scripts.com   | Specialty drugs   | Not Covered   | Not covered   |   |
|---|---|---|---|---|
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees | No charge<br>No charge  | 30% coinsurance<br>30% coinsurance                          | None 30% Coinsurance for out-of-network anesthesia.   |
| Common Medical<br>Event   | Services You May Need   | What You Will F<br>In-Network<br>Provider (You will<br>pay the<br>least)  | Pay Out-of-Network Provider (You will pay the most)         | Limitations, Exceptions, & Other<br>Important<br>Information  |
| If you need   | Emergency room care   | \$125 <u>copay</u> /visit   | \$125 <u>copay</u> /visit.<br>Deductible does not<br>apply. | If admitted within 24 hours, the copayment is waived. No coverage for non-emergency use.  |
| immediate medical attention   | Emergency medical transportation                                      | 10% <u>coinsurance</u>  | 30% <u>coinsurance</u>                                      | Limited to local emergency transport to<br>the nearest facility equipped to treat the<br>emergency condition. Non-emergency<br>transport: not covered |
|   | <u>Urgent care</u>  | \$15 <u>copay</u> /visit  | 30% <u>coinsurance</u>                                      | None  |
| If you have a   | Facility fee (e.g., hospital room)                                    | No charge   | 30% coinsurance   | Pre-authorization required for out-of-network care.   |
| hospital stay   | Physician/surgeon fees  | No charge   | 30% coinsurance   | None  |
| If you need mental<br>health, behavioral<br>health, or<br>substance abuse<br>services | Outpatient services   | No charge for Outpatient Hospital. \$15 copay/visit, for Mental Health and Behavioral Health. No Charge for Substance Abuse Office Visit. | Office & other outpatient services: 30% coinsurance         | Some specialty outpatient services require pre-approval.  |
|   | Inpatient services  | No charge   | 30% <u>coinsurance</u>                                      | Requires pre-approval.  |

| If you are pregnant                           | Office visits  Childbirth/delivery professional services Childbirth/delivery facility services | \$10.00 copay/visit<br>\$15.00 copay/visit for<br>Specialist office.<br>No charge<br>No charge | 30% coinsurance 30% coinsurance 30% coinsurance          | Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)  Pre-authorization may be required for out-of-network care. |
|---|--|--|--|--|
| If you need help                              | Home health care   | No charge  | 30% coinsurance  | Pre-authorization required for out-of-network care.  |
| recovering or have other special health needs | Rehabilitation services  | No Charge for Inpatient and Outpatient Facility.<br>\$15 <u>copay</u> /visit                   | 30% <u>coinsurance</u>                                   | Requires pre-approval. Out-of-network allowance for Physical Therapy services is limited to \$52.00 per visit or 75% of the in-network cost per visit, whichever is less.  |
|   | What You Will Pay  |  |  |  |
| Common Medical<br>Event                       | Services You May Need  | In-Network Provider<br>(You will pay the least)  | Out-of-Network<br>Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other<br>Important<br>Information   |
|   | Habilitation services  | No Charge for Inpatient and Outpatient Facility. \$15 copay/visit                              | 30% coinsurance  | Requires pre-approval. Out-of-network allowance for Physical Therapy services is limited to \$52.00 per visit or 75% of the in-network cost per visit, whichever is less.  |
|   | Skilled nursing care   | No charge  | 30% <u>coinsurance</u>                                   | Requires pre-approval. Limited to 120 days for in-network and 60 days out of network facility days for a combined maximum of 120 days per calendar.  |
|   | Durable medical equipment  | 10% <u>coinsurance</u>   | 30% <u>coinsurance</u>                                   | Requires pre-approval for all rentals and some purchases. Limited to 1 <u>durable</u> <u>medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.                                      |
|   | Hospice services   | No charge  | 30% coinsurance  | Requires pre-approval.   |

| If your child needs | Children's eye exam        | \$15 <u>copay</u> /visit | Not covered. | 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.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs Except for required <u>preventive</u> services.

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture Up to \$60 or 75% of in-<u>network</u> payments, whichever is lower for out-of-<u>network</u>.
- Bariatric surgery
- Chiropractic care 30 visits/calendar year.\$35 maximum/visit for out-of-network.
- Hearing aids 1 hearing aid to \$1,000 maximum per ear/24 months up to age 16.
- Infertility treatment For more information & exceptions, see policy document provided by your employer.
- Private-duty nursing
- Routine eye care (Adult) 1 routine eye exam/calendar year for in-network only.

# **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 1-800-370-4526.
- 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 <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 Health Insurance Marketplace. For more information about

the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

### **Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your <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 1-800-370-4526.
- 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 <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:\_ http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

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

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.

# Does this plan meet Minimum Value Standards? No.

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.

| Peq | is H | łavin | q a      | Baby | 1 |
|-----|------|-------|----------|------|---|
|     |      |       | <b>U</b> |      | / |

(9 months of in-network pre-natal care and a hospital delivery)

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

(in-network emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0.00  |
|---|---------|
| ■ Specialist copayment                        | \$15.00 |
| ■ Hospital (facility)coinsurance              | 0%      |
| Other <u>coinsurance</u>                      | 10%     |

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0.00  |
|---|---------|
| ■ Specialist copayment                        | \$15.00 |
| ■ Hospital (facility) coinsurance             | 0%      |

Specialist copaymentHospital (facility) coinsurance

■ The plan's overall deductible

\$15.00 0%

\$0.00

■ Other <u>coinsurance</u> \$10%

Other coinsurance 10%

# 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)

Specialist visit (anesthesia)

| This EXAMPLE   | event includes |
|----------------|----------------|
| services like: |                |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose

meter)

Emergency room care (including medical supplies)

Diagnostic test (v. roy)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

# **Total Example Cost**

\$12,700

Total Example Cost \$5,600

**Total Example Cost** 

\$2.800

## In this example, Peg would pay:

| <u>Cost Sharing</u>          |         |  |  |
|------------------------------|---------|--|--|
| <u>Deductibles</u>           | \$0.00  |  |  |
| Copayments                   | \$20.00 |  |  |
| Coinsurance                  | \$0.00  |  |  |
| What isn't covered           |         |  |  |
| Limits or exclusions \$70.00 |         |  |  |
| The total Peg would pay is   | \$90.00 |  |  |

## In this example, Joe would pay:

| <u>Cost Sharing</u>        |            |  |
|----------------------------|------------|--|
| <u>Deductibles</u>         | \$0.00     |  |
| <u>Copayments</u>          | \$100.00   |  |
| <u>Coinsurance</u>         | \$0.00     |  |
| What isn't covered         |            |  |
| Limits or exclusions       | \$4,300.00 |  |
| The total Joe would pay is | \$4,400.00 |  |

# In this example, Mia would pay:

| <u>Cost Sharing</u>        |          |  |  |
|----------------------------|----------|--|--|
| Deductibles \$0.00         |          |  |  |
| <u>Copayments</u>          | \$200.00 |  |  |
| <u>Coinsurance</u>         | \$100.00 |  |  |
| What isn't covered         |          |  |  |
| Limits or exclusions       | \$10.00  |  |  |
| The total Mia would pay is | \$310.00 |  |  |

## **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 <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 1-800-370-4526 at no cost.

Albanian - Për asistencë në gjuhën shqipe telefononi falas në 1-800-370-4526.

Amharic - \( \lambda \

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-800-370-4526 الرجاء الاتصال على الرقم المجاني

Armenian - Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-800-370-4526 առանց գնով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-370-4526 tanpa dikenakan biaya.

Bantu-Kirundi - Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-800-370-4526 ku busa

sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-800-370-4526 nga walay bayad. Burmese -

ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-800-370-4526 ကို ခေါ် ဆိုပါ။

Catalan - Per rebre assistència en (català), truqui al número gratuït 1-800-370-4526.

Chamorro - Para ayuda gi fino' (Chamoru), ågang 1-800-370-4526 sin gåstu.

Chinese - 欲取得繁體中文語言協助, 請撥打1-800-370-4526, 無需付費。

Choctaw - (Chahta) anumpa ya apela a chi I paya hinla 1-800-370-4526.

Cushite - Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-800-370-4526 irratti bilisaan bilbilaa.

Dutch - Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-800-370-4526.

French - Pour une assistance linguistique en français appeler le 1-800-370-4526 sans frais.

French Creole - Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-370-4526 gratis.

German - Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-370-4526 an.

**Greek -** Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-800-370-4526 χωρίς χρέωση.

ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-800-370-4526. Kāki 'ole 'ia kēia kōkua nei.

Hindi - हिन्दी में भाषा सहायता के लिए, 1-800-370-4526 पर मुफ्त कॉल करें।

Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-370-4526.

lbo - Maka enyemaka asusu na Igbo kpoo 1-800-370-4526 na akwughi ugwo o bula

llocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-370-4526 nga awan ti bayadanyo.

Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-370-4526.

Japanese - 日本語で援助をご希望の方は、1-800-370-4526 まで無料でお電話ください。

Karen - လာတါမာစားတါကတိုးကျို့ခ်အင်္ဂါ ကျို့ခ်  $\mathfrak{P}_{800-370-4526}$  လာတအိုခ်ိန်းတါလာခ်ဘူ့ခ်လာခ်စွာဘဉ်

Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-370-4526 번으로 전화해주십시오.

Kru-Bassa - Be´m`ké gbo-kpá-kpá dyé pidyi dé Bašsoó-wuduuň wee, dá 1-800-370-4526

برای راهنمایی به زبان فارسی با شماره 4526-370-4520 به خورایی پهیومندی بکهن.

Laotian - ກ້າທ່ານຕ້ອງການຄວາມຂ່ວຍເຫືອໃນການແປພາສາລາວ, ກະລນາໂທຫາ-800-370-4526 ໂດຍບໍ່ເສຍຄ່າໂທ.

Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-370-4526 ilo ejjelokwōnān.

Micronesian-

Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-370-4526 ni sohte isais.

Mon-Khmer, សម្ភាប់ជំនួយភាសាជា ភាសាខ្មមរៃ សូមទូសេ័ព្ទទេៅកាន់លខេ 1-800-370-4526 ដោយឥតគិតថ្លេប។

Cambodian -

Navajo - T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-370-4526

Nilotic-Dinka - Tën kuoony ë thok ë Thuonjän col 1-800-370-4526 kecin ayöc.

Norwegian - For språkassistanse på norsk, ring 1-800-370-4526 kostnadsfritt.

Pennsylvania Dutch - Fer Helfe in Deitsch, ruf: 1-800-370-4526 aa. Es Aaruf koschtet nix.

برای راهنمایی به زبان فارسی با شماره 4526-370-370 بدون هیچ هزینه ای تماس بگیرید. انگلیسی Persian -

Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-370-4526.

Portuguese - Para obter assistência linguística em português ligue para o 1-800-370-4526 gratuitamente.

Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-370-4526

Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-370-4526.

Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-370-4526 e aunoa ma se totogi.

Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-370-4526.

Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-800-370-4526.

Sudanic-Fulfude - Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-800-370-4526. Njodi woo fawaaki on.

Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-370-4526 bila malipo.

Syriac - K ser K & peni abr slee K oain or Ly iopr 1812, an 1-800-370-4526 apr

Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-370-4526 nang walang bayad.

Thai - ส ยเหลอทำ งดำ ำ ษำ เป้า น ภำ ษำ ไทย โทร 1-800-370- ค ใชจ ย

นภำ ำำ

ำ หราบคว มชว 4526 ฟรไมม

Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-370-4526 'o 'ikaihā ōtōngi.

Trukese - Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-800-370-4526 nge esapw kamé ngonuk.

Turkish - (Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-800-370-4526.

Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-370-4526.

بلاقیمت زیان سے متعلقہ خدمات حاصل کرنے کے لیے ، 4526-370-4500 . پر بات کریں۔ Urdu -

Vietnamese - Đê 'được hố trở ngôn ngư bằng (ngôn ngư), hấy gọi miến phi 'đên số 1-800-370-4526.

Yiddish - פאר שפראך הילף אין אידיש רופט 1-800-370-4526 פריי פון אפצאל.

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-800-370-4526 lái san owó kankanrárá.