Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services NEWARK BOARD OF EDUCATION : Aetna Open Access® Aetna SelectSM - NBOE Aetna Select 10 & \$0/\$20/\$20 Rx

Coverage for: Individual + Family | Plan Type: EPO



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 1-855-223-8791. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-855-223-8791 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> ?	No.	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services
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</u> for this <u>plan</u> ?	In- <u>Network</u> : Individual \$5,480 / Family \$10,960. Rx: Individual \$1,580 / Family \$3,160.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>http://www.aetna.com/docfind</u> or call 1-855-223-8791 for a list of in- <u>network</u> <u>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 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 Event	Services You May Need	What You In-Network Provider (You will pay the	u Will Pay Out-of-Network Provider (You will pay the	Limitations, Exceptions, & Other Important Information
		least)	most)	
	Primary care visit to treat an injury or illness Specialist visit	\$10 <u>copay</u> /visit \$10 copay/visit	Not covered Not covered	None
If you visit a health care <u>provider</u> 's office or clinic	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	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not covered	None
If you need drugs to treat your	Generic drugs	\$0 copay/retail prescription and \$0/prescription mail order	\$0 copay + 20% coinsurance/retail prescription	Covers up to a 90-day supply at retail or mail- order. Retail prescriptions exceeding 34 days will
illness or condition More information	Preferred brand drugs	\$20 copay/retail prescription and \$20/prescription mail order	\$20 copay + 20% coinsurance/retail prescription	be processed at the mail-order cost. Your plan uses a preferred drug list which identifies the status of the covered drugs. Some drugs may require preauthorization. If the necessary
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.expressscripts</u> .com	Non-preferred brand drugs	\$20 copay/retail prescription and \$20/prescription mail order	\$20 copay + 20% coinsurance/retail prescription	preauthorization is not obtained, the drug may not be covered.
	<u>Specialty drugs</u>	\$0 copay or \$20 copay (contingent upon tier)/retail prescription or mail order	Not covered	Covers up to a 90-day supply at retail or mail- order. Retail prescriptions exceeding 34 days will be processed at the mail-order cost.
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None
outpatient surgery	Physician/surgeon fees	No charge	Not covered	None
	Emergency room care	\$35 <u>copay</u> /visit	\$35 <u>copay</u> /visit	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . No coverage for non-emergency use.

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.
allention	<u>Urgent care</u>	\$10 <u>copay</u> /visit	Not covered	No coverage for non-urgent use.
If you have a	Facility fee (e.g., hospital room)	No charge	Not covered	None
hospital stay	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office: \$10 <u>copay</u> /visit; other outpatient services: no charge	Not covered	None
services	Inpatient services	No charge	Not covered	None
lf you are pregnant	Office visits Childbirth/delivery professional services Childbirth/delivery facility services	No charge No charge No charge	Not covered Not covered Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	No charge	Not covered	None
	Rehabilitation services	\$10 copay/visit	Not covered	None
If you need help	Habilitation services	No charge	Not covered	None
recovering or have	Skilled nursing care	No charge	Not covered	120 days/calendar year.
other special health needs	Durable medical equipment	No charge	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	No charge	Not covered	None
lf	Children's eye exam	No charge	Not covered	1 routine eye exam/24 months.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered.
dental of eye cale	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) 	 Long-term care Non-emergency care when traveling outside the U.S. 	 Routine foot care Weight loss programs - Except for required <u>preventive</u>
Glasses (Child)		<u>services</u> .
· • • • • •	y to these services. This isn't a complete list. Plea	
 Other Covered Services (Limitations may appl Acupuncture - Limited to disease, injury & chronic pain. 	 y to these services. This isn't a complete list. Plea Hearing aids - 1 hearing aid to \$1,000 maximum per ear/24 months for children up 	 se see your <u>plan</u> document.) Private-duty nursing - Included as part of <u>home health ca</u> Routine eye care (Adult) - 1 routine eye exam/24 months

Chiropractic care - 20 visits/calendar year.
 Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID card.

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 1-855-223-8791.
- 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 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 www.cciio.cms.gov.
- 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 plan 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:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-855-223-8791. 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.

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? 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

\$10

\$0

\$0

The <u>plan's</u> overall <u>deductible</u>	
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>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$70
The total Peg would pay is	\$70

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

The plan's overall deductible	\$0
Specialist copayment	\$10
Hospital (facility) <u>copayment</u>	\$0
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 Diabetic supplies (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$4,300
The total Joe would pay is	\$4,400

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) copayment	\$0
Other <u>copayment</u>	\$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>	\$90
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$100

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-855-223-8791.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-855-223-8791.

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, disability, gender identity or sexual orientation.

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 companies, including Aetna Life Insurance Company and its affiliates (Aetna).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-855-223-8791.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-855-223-8791.
Amharic -	የቋንቋ አንልግሎቶችን ያለክፍያ ለማግኘት፣ በ ነ-855-223-879ነ ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 8791-223-1855-
Armenian -	ԱնվՃար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-855-223-8791 հեռախոսահամարով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-855-223-8791 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-855-223-8791.
Bengali-Bangala -	আপনাকে বিনামূকযে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-888-982-3861
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-855-223-8791.
Burmese -	သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-855-223-8791 သို႕ ဖုန္းေခၚဆုိပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-855-223-8791.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-855-223-8791.
Cherokee -	GУ๗҄҄
Chinese -	如欲使用免費語言服務,請致電 1-855-223-8791.
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-855-223-8791.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-855-223-8791.
Dutch -	Voor gratis toegang tot taaldiensten, bell 1-855-223-8791.
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-855-223-8791.
French Creole -	Pou jwenn sèvis lang gratis, rele 1-855-223-8791.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-855-223-8791 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-855-223-8791.
Gujarati -	તમારેકોઇ જાતના ખર્યવિના ભાષાની સેિાઓની પહોોંર્ માટે, કોલ કરો1-855-223-8791.

Hawaiian -	No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-855-223-8791. Kāki 'ole 'ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-855-223-8791 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-855-223-8791.
lgbo -	lji nwetaòhèrè na ọrụ gasi asụsụ n'efu, kpọọ 1-855-223-8791
llocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-855-223-8791.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-855-223-8791.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-855-223-8791.
Japanese -	言語サービスを無料でご利用いただくには、1-855-223-8791 までお電話ください。
Karen -	လ၊တါကမၤန္နါကိုဉ်အတါမၢစၢၤအတၢိဖံးတါမၤတဖဉ်လ၊တအိဉ်ဒီးအမှုၤလ၊ကဘာ်ဟုဉ်အီးအဂ်ိါဘဉ်နဉ် ကိး 1-855-223-8791 တက္ၢိ
Korean -	무료 언어 서비스를 이용하려면 1-855-223-8791 번으로 전화해 주십시오.
Kru-Bassa -	Μ dyi wuqu-dù kà kò qò ɓĕ dyi mɔú ń nì Pídyi ní, nìí, qá nɔ̀ɓà nìà kɛ: 1-855-223-8791
Kurdish -	بۆ دەسپێراگەيشتن بە خزمەتگوزارى زمان بەبىێ تێچوون بۆ تۆ، پەيوەندى بكە بە ژمارەي 8791-223-1855
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລຶການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ1-888-982-3862
Marathi -	कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-855-223-8791 वर फोन करा.
Marshallese - Micronesian-	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-855-223-8791.
Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-855-223-8791.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។
Navajo -	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-855-223-8791.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-855-223-8791 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të koor yïn weër de thokic ke cïn wëu kor keek tënon yïn. Ke col koc ye koc kuony ne nomba 1-855-223-8791.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-855-223-8791.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-855-223-8791.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 8791-223-1851 تماس بگیرید .
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-855-223-8791.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-855-223-8791.

Punjabi -	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਾ਼ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-855-223-8791 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian -	Pentru a accesa gratuit serviciile de limbă, apelați 1-855-223-8791.
Russian -	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-855-223-8791.
Samoan -	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-855-223-8791.
Serbo-Croatian -	Za besplatne prevodilačke usluge pozovite 1-855-223-8791.
Spanish -	Para acceder a los servicios de idiomas sin costo, llame al 1-855-223-8791.
Sudanic-Fulfude -	Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-855-223-8791.
Swahili -	Kupata huduma za lugha bila malipo kwako, piga 1-855-223-8791.
Syriac -	:رمه، معدبقه، 1-855-223-8791 منبخه، منه بلخلام، منه الله الله منه، منه، منه، منه، منه، منه، منه، منه
Tagalog -	Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-855-223-8791.
Telugu -	మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-855-223-8791 కు కాల్ చేయండి.
Thai -	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-855-223-8791.
Tongan -	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-855-223-8791.
Trukese -	Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-855-223-8791.
Turkish -	Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-855-223-8791 numarayı arayın.
Ukrainian -	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-855-223-8791.
Urdu -	بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-888-1 پر بات کریں۔
Vietnamese -	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-855-223-8791
Yiddish -	צו צוטריט שפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן 1-855-223-8791 צו צוטריט צו
Yoruba -	Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-855-223-8791.