aetna® MEMORIAL HERMANN HEALTH SYSTEM : Aetna Open Access® Aetna SelectSM - MH Care

Coverage for: Individual + Family | Plan Type: EPO

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 1-800-334-9778. 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 1-800-334-9778 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For each Plan Year, Memorial Hermann Preferred Tier: Individual $750 / Family $1,875. Basic Tier: Individual $1,000 / Family $2,500. Outside Specialty Tier: Individual $6,000 / Family $12,000.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes, In-network office visits, preventive care and generic drugs are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes. $50 for prescription drugs. Doesn't apply to generic drugs in-network. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Memorial Hermann Preferred Tier: Individual $5,500 / Family $11,000. Basic Tier: Individual $5,500 / Family $11,000. Outside Specialty Tier: Individual $9,200 / Family $18,400.	The out–of–pocket limit 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 out–of–pocket limits until the overall family out–of–pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See https://www.aetna.com/dsepublic/#/memorialhermann or call 1-800-334-9778 for a list of Memorial Hermann Preferred Tier providers.	You pay the least if you use a provider in Memorial Hermann Preferred Tier. You pay more if you use a provider in Basic Tier or Outside Specialty Tier. You will pay the most if you use an out-of-network provider and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	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.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Memorial Hermann Preferred Tier Provider (You will pay the least)	Basic Tier Provider (You will pay more)	Outside Specialty Tier Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit, deductible doesn't apply, except 10% coinsurance for office surgery	$50 copay/visit, deductible doesn't apply, except 25% coinsurance for office surgery	$100 copay/visit, deductible doesn't apply, except 40% coinsurance for office surgery	Not covered	None
	Specialist visit	$40 copay/visit, deductible doesn't apply, except 10% coinsurance for office surgery	$75 copay/visit, deductible doesn't apply, except 25% coinsurance for office surgery	$150 copay/visit, deductible doesn't apply, except 40% coinsurance for office surgery	Not covered	None
	Preventive care /screening /immunization	No charge	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance for laboratory; $100 copay/visit for x-ray	25% coinsurance	40% coinsurance	Not covered	None
	Imaging (CT/PET scans, MRIs)	$100 copay/visit	25% coinsurance	40% coinsurance	Not covered	None
If you need drugs to treat your illness or condition	Generic drugs	Copay/prescription (RX), deductible doesn't apply: $10 (retail), $25 (mail order)	Copay/prescription (RX), deductible doesn't apply: $10 (retail), $25 (mail order)	Not covered	Not covered	Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Memorial Hermann Preferred Tier Provider (You will pay the least)	Basic Tier Provider (You will pay more)	Outside Specialty Tier Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
Prescription drug coverage is administered by Caremark More information about **prescription drug coverage** is available at www.caremark.com	Preferred brand drugs	30% coinsurance with minimum (MIN) & maximum (MAX)/RX, after specific deductible: $35 MIN & $75 MAX (retail), $90 MIN & $190 MAX (mail order)	30% coinsurance with minimum (MIN) & maximum (MAX)/RX, after specific deductible: $35 MIN & $75 MAX (retail), $90 MIN & $190 MAX (mail order)	Not covered	Not covered	drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. $50 per covered individual pharmacy deductible.
	Non-preferred brand drugs	50% coinsurance with MIN & MAX/RX, after specific deductible: $50 MIN & $125 MAX (retail), $125 MIN & $315 MAX (mail order)	50% coinsurance with MIN & MAX/RX, after specific deductible: $50 MIN & $125 MAX (retail), $125 MIN & $315 MAX (mail order)	Not covered	Not covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Memorial Hermann Preferred Tier Provider (You will pay the least)	Basic Tier Provider (You will pay more)	Outside Specialty Tier Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Specialty drugs	$0 copay/RX (30% co-share if not enrolled in PrudentRx for program eligible drugs) Specialty drugs not eligible for PrudentRx: Formulary: $150 copay/RX Non-Formulary: $200 copay/RX	$0 copay/RX (30% co-share if not enrolled in PrudentRx for program eligible drugs) Specialty drugs not eligible for PrudentRx: Formulary: $150 copay/RX Non-Formulary: $200 copay/RX	Not covered	Not covered	If you choose to purchase a brand name drug when a generic is available, you will be responsible for paying the brand name drug cost share plus the difference in cost between the brand and generic. Specialty drugs are available through retail or mail-order with a maximum 30-day supply. Some specialty drugs may be eligible for the PrudentRx program which can allow you to obtain your prescription at no cost. Please call 1-800-578-4403 to verify your eligibility. Please see your pharmacy SPD for a complete program overview.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	None
	Physician/surgeon fees	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	None
If you need immediate medical attention	Emergency room care	$300 copay/visit	$300 copay/visit	$300 copay/visit	$300 copay/visit	Out-of-network emergency use paid the same as in-network.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Memorial Hermann Preferred Tier Provider (You will pay the least)	Basic Tier Provider (You will pay more)	Outside Specialty Tier Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
	Emergency medical transportation	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance	Out-of-network emergency use paid the same as in-network. Non-emergency transport: not covered, except if pre-authorized.
	Urgent care	$25 copay/visit, deductible doesn't apply	$50 copay/visit, deductible doesn't apply	$100 copay/visit, deductible doesn't apply	Not covered	Out of Area providers are covered at the Basic Tier.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	None
	Physician/surgeon fees	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: $25 copay/visit, deductible doesn't apply; other outpatient services: 10% coinsurance	Office: $25 copay/visit, deductible doesn't apply; other outpatient services: 10% coinsurance	Office: $25 copay/visit, deductible doesn't apply; other outpatient services 10% coins	Not covered	None
	Inpatient services	10% coinsurance	10% coinsurance	10% coinsurance	Not covered	None
If you are pregnant	Office visits	No charge; except $40 copay for initial visit to confirm pregnancy, deductible doesn't apply	No charge; except $75 copay for initial visit to confirm pregnancy, deductible doesn't apply	No charge; except $150 copay for initial visit to confirm pregnancy, deductible doesn't apply	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	$500 copay/pregnancy, deductible doesn't apply	$500 copay/pregnancy, deductible doesn't apply	$500 copay/pregnancy, deductible doesn't apply	Not covered	
	Childbirth/delivery facility services	No charge	No charge	No charge	Not covered	
	Home health care	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	60 visits/plan year.

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Memorial Hermann Preferred Tier Provider (You will pay the least)	Basic Tier Provider (You will pay more)	Outside Specialty Tier Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Rehabilitation services	$15 copay/visit, deductible doesn't apply	$30 copay/visit, deductible doesn't apply	$150 copay/visit, deductible doesn't apply	Not covered	75 visits/plan year for Physical, Occupational & Speech Therapy combined, including outpatient hospital services.
	Habilitation services	Deductible doesn't apply: $25 copay/visit, except $15 copay/visit for Autism	Deductible doesn't apply: $25 copay/visit, except $15 copay/visit for Autism	Deductible doesn't apply: $25 copay/visit, except $15 copay/visit for Autism	Not covered	
	Skilled nursing care	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	120 visits/plan year.
	Durable medical equipment	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	Limited to 1 durable medical equipment for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	10% coinsurance	25% coinsurance	40% coinsurance	Not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	Not covered	Not covered.
	Children's glasses	Not covered	Not covered	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	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.
- Private-duty nursing
- Routine eye care (Adult & Child)
- Routine foot care

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

- Acupuncture - 20 visits/plan year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care - 10 visits/plan year.
- Hearing aids - 1 hearing aid per ear/36 months.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition. Artificial insemination & ovulation induction & advanced reproductive technology: $15,000 maximum/lifetime combined.
- Weight loss programs - Except for required preventive services.

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 plan at 1-800-334-9778.
- 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 plan, church plans 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. 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 1-800-334-9778. 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.
- Additionally, a consumer assistance program can help you file your appeal. 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? 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 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 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)

The plan's overall deductible	**$750**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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:	
Cost Sharing	
Deductibles*	$800
Copayments	$700
Coinsurance	$40
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,600**

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

The plan's overall deductible	**$750**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

This EXAMPLE event includes services like:
Primary care provider 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:	
Cost Sharing	
Deductibles*	$200
Copayments	$1,100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,320**

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

The plan's overall deductible	**$750**
Specialist copayment	**$40**
Hospital (facility) coinsurance	**10%**
Other coinsurance	**10%**

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:	
Cost Sharing	
Deductibles*	$800
Copayments	$400
Coinsurance	$50
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,250**

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The plan would be responsible for the other costs of these EXAMPLE covered services.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-334-9778.

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).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-800-334-9778.

Albanian -	Për shërbime përkthimi falas për ju, telefononi 1-800-334-9778.
Amharic -	የቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-334-9778 ይደውሉ።
Arabic -	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 1-800-334-9778
Armenian -	Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-334-9778 հեռախոսահամարով:
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-334-9778 tanpa dikenakan biaya.
Bantu-Kirundi -	Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-800-334-9778.
Bengali-Bangala -	আপনাকে বিনামূকযে ভাষা পবিকষিা পপকে হকয এই নম্বকি পেবযক ান েরুন: 1-800-334-9778 ।
Bisayan-Visayan -	Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-800-334-9778.
Burmese -	သင့်အေနျဖင့် အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မွမ်ား ရရွိးုိင္ရန္ 1-800-334-9778 သို့ ဖုန္းေခၚဆုိပါ။
Catalan -	Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-800-334-9778.
Chamorro -	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-334-9778.
Cherokee -	ᏩᎩᏍᏗ ᏚᎾᏂᎯᏍᏗ ᎤᏪᎾᏓᏁᏗ ᏝᎪᎵᏍᏗ ᏗᏩEᏩᎳᏁᏗ ᎯᎩ, ᏫᏥᎯᏰᎳᏓᏆ 1-800-334-9778.
Chinese -	如欲使用免費語言服務，請致電 1-800-334-9778.
Choctaw -	Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-800-334-9778.
Cushite -	Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-334-9778.
Dutch -	Voor gratis toegang tot taaldiensten, bell 1-800-334-9778.
French -	Afin d'accéder aux services langagiers sans frais, composez le 1-800-334-9778.
French Creole -	Pou jwenn sèvis lang gratis, rele 1-800-334-9778.
German -	Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-334-9778 an.
Greek -	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-334-9778.
Gujarati -	તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોંિ માટે, કોલ કરો1-800-334-9778.

Hawaiian -	No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-800-334-9778. Kāki ‘ole ‘ia kēia kōkua nei.
Hindi -	आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-800-334-9778 पर कॉल करें।
Hmong -	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-334-9778.
Igbo -	Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-800-334-9778
Ilocano -	Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-800-334-9778.
Indonesian -	Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-800-334-9778.
Italian -	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-334-9778.
Japanese -	言語サービスを無料でご利用いただくには、1-800-334-9778 までお電話ください。
Karen -	လၢတၢ်ကမၤနှၢ်ကျိဉ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိဉ်ဒီးအပှၤလၢကဘဉ်ဟုဉ်အီၤအဂီၢ်ဘဉ်နှဉ် ကိး 1-800-334-9778 တက့ၢ်.
Korean -	무료 언어 서비스를 이용하려면 1-800-334-9778 번으로 전화해 주십시오.
Kru-Bassa -	M̀ dyi wuɖu-dù kà kò ɖò ɓě dyi mɔú ń nì Pídyi ní, nìí, ɖá nɔ̀ɓà nìà kɛ: 1-800-334-9778
Kurdish -	بۆ دەستپێڕاگەیشتن بە خزمەتگوزاری زمان بەبێ تێچوون بۆ تۆ، پەیوەندی بکە بە ژمارەی 1-800-334-9778
Laotian -	ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ 1-800-334-9778
Marathi -	कोणत्याही शुल्काकलशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-800-334-9778 वर फोन करा.
Marshallese -	Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-800-334-9778.
Micronesian-Pohnpeyan -	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-800-334-9778.
Mon-Khmer, Cambodian -	ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-334-9778 ។
Navajo -	T’áá ni nizaad k’ehjí bee níká a’doowoł doo bą́ą́h ílínígóó kojį’ hólne’ 1-800-334-9778.
Nepali -	निःशुल्क भाषा सेवा प्राप्त गर्न 1-800-334-9778 मा टेलिफोन गर्नुहोस् ।
Nilotic-Dinka -	Të kɔɔr yïn wɛëï de thokic ke cïn wëu kɔr keek tënɔŋ yïn. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba 1-800-334-9778.
Norwegian -	For tilgang til kostnadsfri språktjenester, ring 1-800-334-9778.
Pennsylvania Dutch -	Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-334-9778.
Persian -	برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-334-9778 تماس بگیرید.
Polish -	Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-334-9778.
Portuguese -	Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-334-9778.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-800-334-9778 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-800-334-9778.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-334-9778.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-800-334-9778.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-800-334-9778.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-800-334-9778.

Sudanic-Fulfude - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-800-334-9778.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-800-334-9778.

Syriac - 1-800-334-9778 ܐܢ ܡܒܩܫܐ ܝܘܬܘܢ ܬܠ ܝܠܦܬܐ ܕܡܫܘܬܦܘܬܐ ܒܠܫܢܐ ܡܓܢܢܐܝܬ، ܩܪܘܢ:

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-334-9778.

Telugu - మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-800-334-9778 కు కాల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-334-9778.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-800-334-9778.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-800-334-9778.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-800-334-9778 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-334-9778.

Urdu - بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-800-334-9778 پر بات کریں۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-334-9778.

Yiddish - צו צוטריט שפּראַך באַדינונגען אין קיין פּרייַז צו איר, רופן 1-800-334-9778

Yoruba - Lati wọnú awọn isẹ̀ èdè l'ọfẹ fun ọ, pe 1-800-334-9778.