Healthcare: Fairleigh Dickinson University 2024-200137-2

Coverage Period: 07/01/2024 - 08/14/2025 Coverage for: Student | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.uhcsr.com/fdu or call 1-800-505-4160. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance (coins)</u>, <u>copayment (copay)</u>, <u>deductible (ded)</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-505-4160 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Preferred Providers</u> \$350 / (Person) <u>Out-of-Network Provider</u> \$850 / (Person)	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.
Are there services covered before you meet your deductible?	Yes. Preventive care, Pediatric Dental, Pediatric Vision and categories that specify ded does not apply.	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?	Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Preferred Providers</u> \$8,000 / (Person) <u>Out-of-Network Provider</u> \$16,000 / (Person)	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.uhcsr.com/fdu or call 1-800-505-4160 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
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 Y	ou Will Pay	
Common Medical Event	Services You May Need	Preferred 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	\$35 <u>Copay/per visit</u> <u>ded</u> does not apply	50% <u>Coins</u> \$35 <u>Copay/per visit</u> <u>ded</u> does not apply	May not apply when related to surgery or Physiotherapy.
If you visit a health care provider's office or clinic	\$35 <u>Copay/per visit</u> \$4ed does not apply  \$4ded does not apply  \$50% <u>Coins</u>	Student Health Center Benefits: The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center. Policy Exclusions and Limitations do not apply.		
	Preventive care/screening/immunization	No Charge	Not Covered	Includes <u>preventive services</u> specified in the health care reform law or benefits provided as mandated by state law. 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.
	Diagnostic test (x-ray, blood work)	20% <u>Coins</u>	50% <u>Coins</u>	none———
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>Coins</u> \$100 <u>Copay</u> /per visit <u>ded</u> does not apply	50% <u>Coins</u> \$150 <u>Copay/per visit</u> <u>ded</u> does not apply	none
If you need drugs to treat your illness or condition  More information about prescription drug	Tier 1 - Your Lowest-Cost Option	\$20 <u>Copay</u> per prescription Tier 1 <u>ded</u> does not apply	50% Coins \$20 Copay per prescription generic drug \$40 Copay per prescription brand-name drug ded does not apply	Preferred Providers: up to a 31 day supply per prescription Preferred Providers: Mail Order Network Pharmacy at 2.5 times the retail Copay up to a 90-day supply Out-of-Network Provider: up to a 31 day supply per prescription

	What You Will Pay			
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
coverage is available at www.uhcsr.com/pdl	Tier 2 - Your Midrange-Cost Option	\$40 <u>Copay</u> per prescription Tier 2 <u>ded</u> does not apply	50% Coins \$20 Copay per prescription generic drug \$40 Copay per prescription brand-name drug ded does not apply	You may need to obtain certain specialty drugs from a pharmacy designated by us. You may need to obtain prior authorization for certain prescription drugs. You may pay more if prior authorization is not obtained.  Preferred: Please note: Generic drugs,
	Tier 3 - Your Highest-Cost Option	\$75 <u>Copay</u> per prescription Tier 3 <u>ded</u> does not apply	50% Coins \$20 Copay per prescription generic drug \$40 Copay per prescription brand-name drug ded does not apply	brand-name drugs and specialty prescription drugs may appear in any tier of the Prescription Drug List (PDL). If a generic drug is in any tier other than Tier 1, the <u>Copay</u> will be \$25 per 31-day supply rather than the specified tier <u>Copay</u> . Refer to the PDL to determine which tier your prescription drug has been
	Tier 4 - Additional High-Cost Option	Not Covered	Not Covered	assigned.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>Coins</u>	50% <u>Coins</u>	none
surgery	Physician/surgeon fees	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need immediate medical attention	Emergency room care	\$100 <u>Copay</u> /per visit <u>ded</u> does not apply	0% Coins \$100 Copay/per visit ded does not apply The Insured's total out-of- pocket will not exceed the amount the Insured would have paid to a Preferred Provider.	The Copay will be waived if admitted to
	Emergency medical transportation	20% <u>Coins</u>	20% <u>Coins</u>	none
	<u>Urgent care</u>	\$75 <u>Copay</u> /per visit <u>ded</u> does not apply	50% Coins	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	Hospital Miscellaneous Expenses: 20%	Hospital Miscellaneous Expenses: 50% <u>Coins</u> Room and Board	none

		What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Coins Room and Board Expense: \$250 Copay per Hospital Confinement ded does not apply No Charge	Expense: 50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	
	Physician/surgeon fees	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need mental health, behavioral	Outpatient services	Office Visits: \$35 Copay/per visit ded does not apply Other: 20% Coins	Office Visits: 50% Coins \$35 Copay/per visit ded does not apply Other: 50% Coins	none
health, or substance abuse services	Inpatient services	\$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	50% <u>Coins</u> \$250 <u>Copay</u> per Hospital Confinement <u>ded</u> does not apply	none
If you are pregnant	Office visits	\$35 <u>Copay</u> /per visit <u>ded</u> does not apply	50% <u>Coins</u> \$35 <u>Copay/per visit</u> <u>ded</u> does not apply	Cost-sharing does not apply for preventive services when provided by a preferred provider. Depending on the type of
	Childbirth/delivery professional services	20% <u>Coins</u>	50% Coins	services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	Hospital Miscellaneous Expenses: 20% Coins Room and Board Expense: \$250 Copay per Hospital Confinement	Hospital Miscellaneous Expenses: 50% Coins Room and Board Expense: 50% Coins \$250 Copay per Hospital Confinement ded does not apply	none

		What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		ded does not apply No Charge		
	Home health care	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need help recovering or have other special health needs	Rehabilitation services	Inpatient Rehabilitation Facility: 20% <u>Coins</u> Physiotherapy: 20% <u>Coins</u> \$35 <u>Copay/per visit</u> <u>ded</u> does not apply	Inpatient Rehabilitation Facility: 50% Coins Physiotherapy: 50% Coins \$35 Copay/per visit ded does not apply	none
	Habilitation services	20% <u>Coins</u> \$35 <u>Copay/per visit</u> <u>ded</u> does not apply	50% <u>Coins</u> \$35 <u>Copay/per visit</u> <u>ded</u> does not apply	none
	Skilled nursing care	20% <u>Coins</u>	50% <u>Coins</u>	none
	Durable medical equipment	20% <u>Coins</u>	50% <u>Coins</u>	none
	<u>Hospice services</u>	20% <u>Coins</u>	50% <u>Coins</u>	none
If your child needs dental or eye care	Children's eye exam	\$20 <u>Copay</u> per exam; <u>ded</u> does not apply	50% Coins; ded does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children's glasses	Lens: \$40 <u>Copay</u> ; <u>ded</u> does not apply Frames: Tiered <u>Copay</u> s from no charge to 40% based on retail cost. <u>ded</u> does not apply	50% <u>Coins;</u> <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	Children's dental check-up	No Charge; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.*

## **Excluded Services & Other Covered Services:**

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture except as specifically provided in the Policy
- Bariatric surgery

Cosmetic surgery

- Dental care (Adult) except as specifically provided in the Policy
- Hearing aids except as specifically provided in the Policy
- Infertility treatment except as specifically provided in the Policy

- Long-term care except as specifically provided in 

  Routine eye care (Adult) the Policy

Routine foot care

Weight loss programs

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

Chiropractic care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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: UnitedHealthcare Student Resources at 1-800-505-4160 and New Jersey Department of Banking and Insurance at 1-800-446-7467 or visit http://www.state.nj.us/dobi/consumer.htm. 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: New Jersey Department of Banking and Insurance at 1-800-446-7467 or visit http://www.state.nj.us/dobi/consumer.htm.

## 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? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## **Language Access Services:**

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

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

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

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

To see examples of how this 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.

## Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$350
Specialist copayment	\$35
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	20%

## 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		
<u>Deductibles</u>	\$350	
<u>Copayments</u>	\$40	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$950	

## **Managing Joe's Type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$350
■ Specialist copayment	\$35
■ Hospital (facility) coinsurance	0%
Other coinsurance	20%

## This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

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

# Total Example Cost \$5,600

## In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$350	
<u>Copayments</u>	\$1,000	
<u>Coinsurance</u>	\$100	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,470	

## **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$350
■ Specialist copayment	\$35
■ Hospital (facility) coinsurance	0%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

# Total Example Cost \$2,800

## In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$350	
Copayments	\$500	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,050	

## NON-DISCRIMINATION NOTICE

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

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

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

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

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

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

Online <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

Complaint forms are available at: https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

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

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

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

### LANGUAGE ASSISTANCE PROGRAM

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

#### **English**

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

#### Albanian

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

#### Amharic

የቋንቋ እርዳታ አንልግሎቶች በነጻ ይንኛሉ። እባክዎ ወደ 1-866-260-2723 ይደውሉ።

#### Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 2723-260-866.1.

#### Armenian

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

#### Bantu- Kirundi

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

## Bisayan- Visayan (Cebuano)

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

#### Bengali- Bangala

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

#### Burmese

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

### Cambodian- Mon-Khmer

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

#### Cherokee

## Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

#### Choctaw

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

## **Cushite- Oromo**

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

## Dutch

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

#### French

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

#### French Creole-Haitian Creole

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

#### German

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

#### Greek

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

#### Gujarati

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

#### Hawaiian

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

#### Hindi

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

#### **Hmong**

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

#### Ibo

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

#### Ilocano

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

#### **Indonesian**

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

#### Italian

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

#### Japanese

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

#### Karen

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

OHo;plRqJ;usd;b. 1-866-260-2723 wuh>I

#### Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-866-260-2723 번으로 전화하십시오.

#### Kru-Bassa

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

### **Kurdish Sorani**

خزمەتەكانى يارمەتىي زمانى بەخۆر ايى بۆ تۆ دابين دەكريّن. تكايە تەلەڧۆن بكە بۆ ژمارەى 2723-260-866-1.

SR LAP 64 (6-18) 1 of 2

#### Laotian

ມີບໍລິການທາງດ້ານພາສາບໍ່ເສຍຄ່ຳໃຫ້ແກ່່ທ່ຳນ. ກະລຸນາໂທຫາເປີ 1-866-260-2723.

#### Marathi

भाषेच्या मदतीची सुविधा आपल्याला विनामूल्य उपलब्ध आहे. त्यासाठी 1-866-260-2723 या क्रमांकावर संपर्क करा.

## Marshallese

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

### Micronesian-Pohnpeian

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

### Navajo

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

### Nepali

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

### Nilotic-Dinka

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

## Norwegian

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

#### Pennsylvania Dutch

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

## Persian-Farsi

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

### **Polish**

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

#### **Portuguese**

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

## Punjabi

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

#### Romanian

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

## Russian

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

## Samoan- Fa'asamoa

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

### Serbo-Croatian

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

#### Somali

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

### **Spanish**

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

### **Sudanic-Fulfulde**

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

#### Swahili

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

### Syriac- Assyrian

چەچەتاكە تۇبناكە تاقىكە، خىخىكەبە، كېلى ھەپە كالەمەر . دىنىنەمەر ھەنى جد چىتىكە 2723-860-1.

### Tagalog

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

### Telugu

లాంగ్వేజ్ అసిస్టెంట్ సర్వీసెస్ మీకు ఉచితంగా అందుబాటులో ఉన్నాయి. దయ చేసి 1-866-260-2723 కి కాల్ చేయండి.

#### Thai

## มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่า ยแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข

1-866-260-2733

## Tongan- Fakatonga

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

## Trukese (Chuukese)

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

#### Turkish

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

#### Ukrainian

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

#### Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلامعاوضہ دستیاب ہیں۔ براہ مہربانی 2723-266-166 پر کال کریں۔

#### Vietnamese

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

#### **Yiddish**

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

#### Yoruba

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

SR LAP 64 (6-18) 2 of 2