**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, go to www.wellfleetstudent.com or call toll free 1-877-657-5030. 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 www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | In-Network Provider: $100/individual<br>Out-of-Network Provider: $100/individual | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. |
| **Are there services covered before you meet your deductible?** | Yes. In-Network Preventive care, In-Network and Zero Cost Generic Prescription Drugs, Home Health Care, Medical Evacuation and Repatriation expenses, Bone Marrow Testing, are covered before you you're 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?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | In-Network Provider: $6,350/individual<br>Out-of-Network Provider: $13,700/individual | 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?** | Premiums, balance-billing charges, and 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 Cigna PPO at www.cigna.com or call 1-877-657-5030 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. 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<br>In-Network Provider (You will pay the least) | What You Will Pay<br>Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $20 copay | 20% coinsurance | Limit one visit per day. |
| | Specialist visit | $20 copay<br><br>Chiropractic Care:<br>$20 copay | 20% coinsurance<br><br>Chiropractic Care:<br>20% coinsurance | When requested and approved by the attending Physician. Limited to 1 visit per day.<br><br>Chiropractic Care: Pre-Certification required after the 12th visit. |
| | Preventive care/screening/ immunization | No Charge | 20% coinsurance | 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 | 20% coinsurance | Pre-Certification required but not for Laboratory Procedures. When prescribed by an attending physician. |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance | 20% coinsurance | Pre-Certification required. When prescribed by an attending physician. |
| **If you need drugs to treat your illness or condition**<br>More information about **prescription drug coverage** is available at www.wellfleetstudent.com | Tier 1 (Generic drugs) | 30 day supply:<br>$5 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 30 day supply but less than a 61 day supply:<br>$10 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 60 day supply:<br>$15 copay/prescription,<br>0% coinsurance<br>Deductible does not apply | 30 day supply:<br>20% coinsurance<br><br>More than a 30 day supply but less than a 61 day supply:<br>20% coinsurance<br><br>More than a 60 day supply:<br>20% coinsurance | Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.<br>No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy and Zero Cost Generics. |

| Common Medical Event | Services You May Need | What You Will Pay<br>In-Network Provider (You will pay the least) | What You Will Pay<br>Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | Tier 2 (Preferred brand drugs) | 30 day supply:<br>$20 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 30 day supply but less than a 61 day supply:<br>$40 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 60 day supply:<br>$60 copay/prescription,<br>0% coinsurance<br>Deductible does not apply | 30 day supply:<br>20% coinsurance<br><br>More than a 30 day supply but less than a 61 day supply:<br>20% coinsurance<br><br>More than a 60 day supply:<br>20% coinsurance | Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.<br>No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy and Zero Cost Generics. |
| | Tier 3 (Non-preferred brand drugs) | 30 day supply:<br>$40 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 30 day supply but less than a 61 day supply:<br>$80 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 60 day supply:<br>$120 copay/prescription,<br>0% coinsurance<br>Deductible does not apply | 30 day supply:<br>20% coinsurance<br><br>More than a 30 day supply but less than a 61 day supply:<br>20% coinsurance<br><br>More than a 60 day supply:<br>20% coinsurance | |

| Common Medical Event | Services You May Need | What You Will Pay<br>In-Network Provider (You will pay the least) | <br>Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | Specialty drugs | 30 day supply:<br>$40 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 30 day supply but less than a 61 day supply:<br>$80 copay/prescription,<br>0% coinsurance<br>Deductible does not apply<br><br>More than a 60 day supply:<br>$120 copay/prescription,<br>0% coinsurance<br>Deductible does not apply | 30 day supply:<br>20% coinsurance<br><br>More than a 30 day supply but less than a 61 day supply:<br>20% coinsurance<br><br>More than a 60 day supply:<br>20% coinsurance | Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.<br>No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy and Zero Cost Generics. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance | 20% coinsurance | ——————none—————— |
| | Physician/surgeon fees | 10% coinsurance | 20% coinsurance | Physicians: limited to one visit per day.<br>Pre-Certification Required. |
| **If you need immediate medical attention** | Emergency room care | 10% coinsurance | 10% coinsurance | Emergency treatment received at a hospital's emergency room |
| | Emergency medical transportation | 10% coinsurance | 10% coinsurance | Including ground and/or air, water transportation. |
| | Urgent care | 10% coinsurance | 20% coinsurance | Treatment for non-life-threatening conditions. |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 10% coinsurance | 20% coinsurance | Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required. |
| | Physician/surgeon fees | 10% coinsurance | 20% coinsurance | Pre-Certification required.<br>Physicians: limited to one visit per day. |

| Common Medical Event | Services You May Need | What You Will Pay<br>In-Network Provider (You will pay the least) | What You Will Pay<br>Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | Outpatient Services, other than office visits:<br>$20 copayment/visit<br><br>Office visits:<br>$20 copayment/visit | Outpatient Services, other than office visits:<br>20% coinsurance<br><br>Office visits:<br>20% coinsurance | Outpatient Services, other than office visits, include but are not limited to the following:<br>Intensive Outpatient Programs; Partial Hospitalization, Electronic Convulsive Therapy, Repetitive Transcranial Magnetic Stimulation (rTMS); Psychiatric and Neuro Psychiatric testing;<br>Office Visits include but are not limited to: physician visits, individual and group therapy, medication management.<br><br>Pre-Certification required except for office visits |
| | Inpatient services | 20% coinsurance | 50% coinsurance | Pre-certification required. |
| **If you are pregnant** | Office visits | $20 copay | 20% coinsurance | Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).<br>Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery unless the caesarean section delivery is the result of Complications of Pregnancy. Pre-Certification required for all inpatient maternity care after the initial 48/96 hours. |
| | Childbirth/delivery professional services | 10% coinsurance | 20% coinsurance | |
| | Childbirth/delivery facility services | 10% coinsurance | 20% coinsurance | |
| **If you need help recovering or have other special health needs** | Home health care | 10% coinsurance<br>Deductible does not apply | 20% coinsurance<br>Deductible does not apply | Pre-Certification required. Limited to 100 visits per Policy Year |
| | Rehabilitation services | Inpatient:<br>10% coinsurance<br><br>Outpatient:<br>$20 copay/visit, | Inpatient<br>20% coinsurance<br><br>Outpatient:<br>20% coinsurance | Inpatient includes Rehabilitation Facility: Pre-Certification is required.<br><br>Outpatient Includes Cardiac, Pulmonary, Physical, Occupational, and Speech therapies. Limited to one visit per day. Pre-Certification required for Speech Therapy. Pre-Certification required after the 12th visit for Physical Therapy and after the 12th visit for Occupational Therapy. Limited to 40 Visits each per Policy Year |

| Common Medical Event | Services You May Need | What You Will Pay<br>In-Network Provider (You will pay the least) | <br>Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | Habilitation services | 10% coinsurance | 20% coinsurance | Includes Physical, Occupational and Speech Therapies. When prescribed by the attending Physician, limited to one visit per day. Covered to the extent that they are Medically Necessary. Pre-Certification required for Speech Therapy. Pre-Certification required after the 12th visit for Physical Therapy and after the 12th visit for Occupational Therapy. |
| | Skilled nursing care | 10% coinsurance | 20% coinsurance | Covered to the extent of Medical Necessity. Pre-Certification is required. Limited to 90 days per Policy Year. |
| | Durable medical equipment | 10% coinsurance | 20% coinsurance | Pre-Certification is required for over $500. |
| | Hospice services | 10% coinsurance | 20% coinsurance | ——————none—————— |
| **If your child needs dental or eye care** | Children's eye exam | 0% coinsurance | 20% coinsurance | To the end of the month when the Insured Person turns age 19. Limited to 1 visit per Policy Year. |
| | Children's glasses | 0% coinsurance | 20% coinsurance | To the end of the month when the Insured Person turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year. |
| | Children's dental check-up | 0% coinsurance | 20% coinsurance | Limited to 2 exams every 12 months to the end of the month in which the Insured Person turns age 19. For Preventive. |

## 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
- Bariatric surgery
- Cosmetic surgery
- Hearing aids
- Long-term care
- 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 (Pre-Certification is required after the 12th visit.)
- Dental care (Adult) (Accidental Injury, treatment for Insured Person's over age 18.
- Infertility treatment (Pre-Certification is required)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (While confined; Outpatient, Pre-Certification is required)
- Routine eye care (Adult) Annual retina exam for an existing condition of the eye, such as glaucoma or diabetic retinopathy (age 19 and older for Routine Eye Exam once every 12 months)

**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: http://www.ct.gov/cid/site/default.asp. 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: http://www.ct.gov/cid/site/default.asp.

**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 the 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 | $100 |
| Specialist copayment | $20 |
| 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 | $100 |
| Copayments | $10 |
| Coinsurance | $1,200 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$1,370** |

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

| | |
|---|---|
| The plan's overall deductible | $100 |
| Specialist copayment | $20 |
| Hospital (facility) coinsurance | 10% |
| Other coinsurance | 10% |

**This EXAMPLE event includes services like:**
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

| **Total Example Cost** | **$5,600** |
|---|---|
| **In this example, Joe would pay:** | |
| *Cost Sharing* | |
| Deductibles | $100 |
| Copayments | $600 |
| Coinsurance | $80 |
| *What isn't covered* | |
| Limits or exclusions | $20 |
| **The total Joe would pay is** | **$800** |

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

| | |
|---|---|
| The plan's overall deductible | $100 |
| Specialist copayment | $20 |
| 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 | $100 |
| Copayments | $70 |
| Coinsurance | $200 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$370** |

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

**NOTICE OF NON-DISCRIMINATION AND ACCESSIBIILITY REQUIREMENTS**

The Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Company does not exclude people or treat them worse because of their race, color, national origin, age, disability, or sex.

The Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

1. Qualified sign language interpreters
2. Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose first language is not English when needed to communicate effectively with us, such as:

1. Interpreters
2. information translated into other languages

If you need these services, contact John Kelley Civil Rights Coordinator.

If you believe that Wellfleet Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

John Kelley Civil Rights Coordinators,
PO Box 15369, Springfield, MA 01115-5369
(413)-733-4612
Jkelley@wellfleetinsurance.com.

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance John Kelley of Civil Rights Coordinator isvailable to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:
U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
800-8681019; 800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

The Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call (877) 657-5030.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (877) 657-5030.

請注意：如果您說中文 **(Chinese)**，我們免費為您提供語言協助服務。請致電：(877) 657-5030.

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi (877) 657-5030.

알림: 한국어**(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다.
(877) 657-5030번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa (877) 657-5030.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по номеру (877) 657-5030.

.(877) 657-5030 ةيبرعلا ثدحتتتنكاذإ :هيبنت **(Arabic)**، بلاصتلأا ءاجرلا .كلذ ةحاتم ةيناجملا ةيوغللا ةدعاسملا تامدخ نإف

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan (877) 657-5030.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le (877) 657-5030.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer (877) 657-5030.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para (877) 657-5030.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero (877) 657-5030.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie (877) 657-5030 an.

注意事項：日本語**(Japanese)** を話される場合、無料の言語支援サービスをご利用いただけ ます。(877) 657-5030 にお電話ください。

**فارسی (Farsi)** توجه: اگر زبان شما فارسی است، خدمات ما به صورت رایگان در دسترس شما می باشد. تماس بگیرید (877) 657-5030.

**कृपा ध्या द: यद आप हंद (Hindi) भाषी ह तो आपके लए भाषा सहायता सेवाएं न:शुल् उपलब् ह। कृपा पर काल कर (877) 657-5030**

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau (877) 657-5030.

ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ**(Khmer)** សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរស័ព្ទមកលេខ (877) 657-5030 ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti (877) 657-5030.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjį' (877) 657-5030 hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac (877) 657-5030

**ગુજરાતી (Gujarati)** ચુ ના: જો તમે જરાતી બોલતા હો, તો ન:લ્કુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

**Ελληνικά (Greek)**ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (877) 657-5030

**Українська (Ukrainian)** УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером (877) 657-5030

**አማርኛ (Amharic**) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ(877) 657-5030

**ਪੰਜਾਬੀ (Punjabi)** ਧਆਨ ਦਓ: ਜੇ ਤੁਸ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤ ਭਾਸ਼ਾ ਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ (877) 657-5030

**ພາສາລາວ (Lao**) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ (877) 657-5030