

STATE TEACHERS RETIREMENT SYSTEM OF OHIO: Aetna Basic Health Care Assistance Choice® POS II Plan

Coverage for: Individual + Family | Plan Type: POS

Coverage Period: 01/01/2025-12/31/2025



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.HealthReformPlanSBC.com</u> or by calling 1-800-645-5677. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-645-5677 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network</u> : Individual \$300. Out-of-Network: Individual \$300.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care & in-network primary care office visits are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In- <u>Network:</u> Individual \$1,100. Out-of-Network: Individual \$3,300. <u>Prescription drugs</u> : Individual \$500.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover & penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See <u>www.aetna.com</u> or call 1-800-645-5677 for a list of in- <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</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

	What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a basitio	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	50% coinsurance	None
If you visit a health	Specialist visit	20% coinsurance	50% coinsurance	None
care <u>provider</u> 's office or clinic	Preventive care /screening /immunization	No charge	No charge	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)	20% coinsurance	50% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	None
If you need drugs to treat your illness or	Generic prescription drugs	Copay/prescription: \$5 (retail), \$10 (mail order)	Copay/prescription: \$5 (retail), \$10 (mail order)	Copayment applies to prescription drugs on the CVS formulary.
condition Prescription drug	Preferred brand drugs	Copay/prescription: \$20 (retail), \$40 (mail order)	Copay/prescription: \$20 (retail), \$40 (mail order)	Covers 31 day supply (retail), 32-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral &
coverage is administered by CVS Caremark	Non-preferred drugs	Copay/prescription: \$50 (retail), \$100 (mail order)	Copay/prescription: \$50 (retail), \$100 (mail order)	injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network.

Common Medical	What You Will Pay In-Network Out-of-Network		Limitations, Exceptions, & Other Important	
Event	Services You May Need	Provider (You will pay the least)	Provider (You will pay the most)	Information
More information about prescription drug coverage is available at www.caremark.com	Specialty drugs	Copay/prescription, deductible doesn't apply: Generic \$5 (retail), \$10 (mail order) Copay/prescription: Preferred Brand: \$20 (retail), \$40 (mail order) after deductible Copay/prescription: Non-preferred \$50 (retail), \$100 (mail order) after deductible	Copay/prescription, deductible doesn't apply: Generic \$5 (retail), \$10 (mail order) Copay/prescription: Preferred Brand: \$20 (retail), \$40 (mail order) after deductible Copay/prescription: Non-preferred \$50 (retail), \$100 (mail order) after deductible	Copayment applies to prescription drugs on the CVS formulary. Members that do not have Medicare must use a CVS Specialty pharmacy.
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	None
If you need	Emergency room care	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	20% <u>coinsurance</u> after \$150 <u>copay</u> /visit	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . 50% coinsurance for out-of-network non-emergency transport.
	<u>Urgent care</u>	20% <u>coinsurance</u> after \$40 <u>copay</u> /visit	20% <u>coinsurance</u> after \$40 <u>copay</u> /visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.

	What You Will Pay				
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	20% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office & other outpatient services: 20% coinsurance	Office & other outpatient services: 50% coinsurance	Certain mental health providers are considered primary care. The applicable primary care physician office visit copayment would be charged for those specific providers.	
services	Inpatient services	20% coinsurance	50% coinsurance	Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
	Office visits	No charge	50% coinsurance	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	services. Maternity care may include tests and	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	services described elsewhere in the SBC (i.e., ultrasound). Penalty of \$200 for failure to obtain pre-authorization for out-of-network care may apply.	
	Home health care	20% coinsurance	50% coinsurance	Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
	Rehabilitation services	20% coinsurance	50% coinsurance	None	
	Habilitation services	20% coinsurance	50% coinsurance	None	
If you need help recovering or have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	50% coinsurance	90 days/benefit period. Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
	<u>Durable medical equipment</u>	20% coinsurance	50% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	20% coinsurance	50% coinsurance	Penalty of \$200 for failure to obtain <u>pre-authorization</u> for out-of-network care.	
If your child needs	Children's eye exam	Not covered	Not covered	Not covered.	
dental or eye care	Children's glasses	Not covered	Not covered	Not covered.	
activation cyc date	Children's dental check-up	Not covered	Not covered	Not covered.	

Excluded Services & Other Covered Services:

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

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

- Hearing aids
- Long-term care
 - Routine eye care (Adult & Child)

- Routine foot care
- Weight loss programs Except for required <u>preventive</u> services

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

- Acupuncture Limited to adult postoperative & chemotherapy, nausea & vomiting, nausea of pregnancy, postoperative dental pain, fibromyalgia/myofascial pain & temporomandibular disorders (TMJ).
- Bariatric surgery

- Chiropractic care
- Infertility treatment Limited to the diagnosis & treatment of underlying medical condition, including artificial insemination.
- 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:

- For more information on your rights to continue coverage, contact the plan at 1-800-645-5677.
- 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 <u>plans</u>, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>.
- If your coverage is a church <u>plan</u>, church <u>plans</u> are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the <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, 1-800-645-5677. 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 www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at:

http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? 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 <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 in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$300
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
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>	\$300		
Copayments	\$10		
Coinsurance	\$2,200		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$2,570		

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

■ The <u>plan's</u> overall <u>deductible</u>	\$300
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ 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

Diabetic supplies (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$300	
<u>Copayments</u>	\$900	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,290	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$300
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (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>	\$300		
<u>Copayments</u>	\$10		
<u>Coinsurance</u>	\$500		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$810		

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-645-5677.

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 1-800-645-5677.

Albanian - Për shërbime përkthimi falas për ju, telefononi 1-800-645-5677.

Amharic - የቋንቋ አባልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-800-645-5677 ይደውሉ።

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء االتصال على الرقم 5677-645-645-1-800

Armenian - Անվձար լեզվական ծառայություններից օգտվելու համար զանգահարեք 1-800-645-5677 հեռախոսահամարով։

Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-800-645-5677 tanpa dikenakan biaya.

Bantu-Kirundi - Kugira uronke serivisi z'indimi atakiguzi, hamagara 1-800-645-5677.

Bengali-Bangala - আপনাকে বিনামৃক্যে ভাষা পবিক্ষাি পপকে হক্ষ এই নম্বকি পেব্যক ান েরুন: 1-800-645-5677 I

Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-800-645-5677.

Burmese - သင့္အေနျဖင့္ အခေၾကးေငြ မေပးရပဲ ဘာသာစကားဝန္ေဆာင္မႈမ်ား ရရွိႏုိင္ရန္ 1-800-645-5677 သို႕ ဖုန္းေခၚဆုိပါ။

Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-800-645-5677.

Chamorro - Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-800-645-5677.

Cherokee - GYOJ SULJOĞOLO JA L ALOJA JGEGWAJ JAY, OFJEWO'B 1-800-645-5677.

Chinese - 如欲使用免費語言服務, 請致電 1-800-645-5677.

Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-800-645-5677.

Cushite - Tajaajiiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-800-645-5677.

Dutch - Voor gratis toegang tot taaldiensten, bell 1-800-645-5677.

French - Afin d'accéder aux services langagiers sans frais, composez le 1-800-645-5677.

French Creole - Pou jwenn sèvis lang gratis, rele 1-800-645-5677.

German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-645-5677 an.

Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό

1-800-645-5677.

Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેિાઓની પહોોર માટે, કોલ કરો1-800-645-5677.

Hawaiian - No ka wala'au 'ana me ka lawelawe 'ōlelo e kahea aku i kēia helu kelepona 1-800-645-5677. Kāki 'ole 'ia kēia kōkua nei.

Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-800-645-5677 पर कॉल करें।

Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-800-645-5677.

lgbo - lji nwetaòhèrè na oru gasi asusu n'efu, kpoo 1-800-645-5677

llocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-800-645-5677.

Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-800-645-5677.

Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-645-5677.

Japanese - 言語サービスを無料でご利用いただくには、1-800-645-5677 までお電話ください。

Karen - လာတါကမာနှါ်ကိုဉ်အတါမာစားအတါဖုံးတါမာတဖဉ်လာတအိဉ်ဒီးအပူးလာကဘဉ်ဟုဉ်အီးအင်္ဂါဘဉ်နှဉ် ကိုး 1-800-645-5677 တက္၊

Korean - 무료 언어 서비스를 이용하려면 1-800-645-5677 번으로 전화해 주십시오.

Kru-Bassa - Mì dyi wudu-dù kà kò dò bě dyi moú ń nì Pídyi ní, nìí, dá nòbà nìà kɛ: 1-800-645-5677

بۆ دەسىيىر اگەمىشتن بە خزمەتگوز ارى زمان بەبئى تىچوون بۆ تۆ، پەيوەندى بكە بە ژمارەي 5677-645-645-1-800

Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ 1-800-645-5677

Marathi - कोणत्याही शल्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-800-645-5677 वर फोन करा.

Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-800-645-5677.

Micronesian-

Pohnpeyan - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-800-645-5677.

Mon-Khmer, ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-800-645-5677 ។

Cambodian -

Navajo - T'áá ni nizaad k'ehjí bee níká a'doowoł doo bááh ílínígóó kojj' hólne' 1-800-645-5677.

Nepali - निःशुल्क भाषा सेवा प्राप्त गर्न 1-800-645-5677 मा टेलिफोन गर्नुहोस्।

Nilotic-Dinka - Të koor yin weër de thokic ke cin wëu kor keek tënon yin. Ke col koc ye koc kuony ne nomba 1-800-645-5677.

Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-800-645-5677.

Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-800-645-5677.

برای دسترسی به خدمات زبان به طور رایگان، با شماره 5677-645-1-800 تماس بگیرید . Persian -

Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-645-5677.

Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-645-5677.

Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-800-645-5677 'ਤੇ ਫ਼ੋਨ ਕਰੋ।

Romanian - Pentru a accesa gratuit serviciile de limbă, apelați 1-800-645-5677.

Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-645-5677.

Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-800-645-5677.

Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-800-645-5677.

Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-800-645-5677.

Sudanic-Fulfude - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-800-645-5677.

Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-800-645-5677.

Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-645-5677.

Telugu - మీరు భాష్ట్ర సేవలను ఉచితంగా అందుకునందుకు, 1-800-645-5677 కు కాల్ చేయండి.

Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-800-645-5677.

Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-800-645-5677.

Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-800-645-5677.

Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-800-645-5677 numarayı arayın.

Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-800-645-5677.

بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 5677-645-645-1-800 پر بات کریں۔

Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-645-5677.

Yiddish - 1-800-645-5677 צו צוטריט שּפרַאך בַאדינונגען אין קיין פרייַז צו איר, רופן

Yoruba - Lati wọnú awọn ise èdè l'ofe fun o, pe 1-800-645-5677.