Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services THE DOW CHEMICAL COMPANY : Aetna Choice® POS II - Map plus opt 1 - Out of Area

Coverage for: Employee + Individual | Plan Type: POS



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 1-888-982-3862. 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 1-888-982-3862 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>Network</u> (INN): EE+ 1 Dependent (DEP): Individual (IND) \$250/ Family (FAM) \$500. Out- of-Network (OON): EE+ 1 DEP: IND \$250/ FAM \$500.	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> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care, prescription drugs</u> & office visits are covered before you meet your <u>deductible</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductible</u> s for specific services?	Yes. For <u>prescription drugs</u> - IND \$100 / FAM \$200. There are no other specific <u>deductible</u> s.	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> ?	INN: EE+ 1 DEP: IND 4% of Annual Salary (SAL) \$8,550 Max/ FAM 8% of (SAL) \$17,100 Max. OON: EE+ 1 DEP: IND 4% of SAL \$8,550 Max/ FAM 8% of SAL \$17,100 Max.	The <u>out–of–pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out–of–pocket</u> <u>limits</u> until the overall family <u>out–of–pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> 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 <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-888- 982-3862 for a list of Dow Family Health Center <u>provider</u> s.	You pay the least if you use a <u>provider</u> in Dow Family Health Center <u>Provider</u> . You pay more if you use a <u>provider</u> in In- <u>Network Provider</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</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

	What You Will Pay				
Common Medical Event	Services You May Need	Dow Family Health Center Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory; 15% <u>coinsurance</u> for all other services	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory; 15% <u>coinsurance</u> for all other services	None
If you visit a health care <u>provider</u> 's office or clinic	<u>Specialist</u> visit	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory; 15% <u>coinsurance</u> for all other services	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply; no charge for office laboratory; 15% <u>coinsurance</u> for all other services	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	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.
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory; \$10 <u>copav</u> /visit for x-ray, <u>deductible</u> doesn't apply	No charge for laboratory; 15% <u>coinsurance</u> for x-ray	No charge for laboratory; 15% <u>coinsurance</u> for x-ray	None
	Imaging (CT/PET scans, MRIs)	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	Generic drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$2 (retail)	20% <u>copay</u> / prescription, after specific <u>deductible</u> (retail & mail order)	20% <u>copay</u> / prescription, after specific <u>deductible</u> (retail)	Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral &

			What You Will Pay		
Common Medical Event	Services You May Need	Dow Family Health Center Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
More information about <u>prescription</u> <u>drug coverage</u> is available at www.aetnapharmac y.com/advancedcon trol	Preferred brand drugs	<u>Copav</u> /prescription, <u>deductible</u> doesn't apply: \$2 (retail)	20% <u>copay</u> / prescription, after specific <u>deductible</u> (retail & mail order)	20% <u>copay</u> / prescription, after specific <u>deductible</u> (retail)	injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in- <u>network</u> . Review your formulary for
	Non-preferred brand drugs	<u>Copay</u> /prescription, <u>deductible</u> doesn't apply: \$2 (retail)	30% <u>copav</u> / prescription, after specific <u>deductible</u> (retail & mail order)	30% <u>copay</u> , after specific <u>deductible</u> (retail)	prescriptions requiring precertification or step therapy for coverage. Your cost will be higher for choosing Brand over Generics. Maintenance drugs- after three retail fills, members are required to fill a 90-day supply at CVS Caremark® Mail Service Pharmacy or CVS Pharmacy, otherwise, higher costs may apply. <u>Deductible</u> waived for mail order drugs.
	<u>Specialty drugs</u>	Applicable cost as noted above for generic or brand drugs	20% <u>copav</u> / prescription, after specific <u>deductible</u>	Not covered	All prescriptions must be filled through the Aetna Specialty Performance Pharmacy <u>Network</u> . \$200 maximum <u>copay</u> for each 30 day supply.
If you have	Facility fee (e.g., ambulatory surgery center)	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
outpatient surgery	Physician/surgeon fees	Not applicable	15% <u>coinsurance</u>	15% coinsurance	None
If you need immediate medical	Emergency room care	Not applicable	15% <u>coinsurance</u> after \$100 <u>copay</u> /visit	15% <u>coinsurance</u> after \$100 <u>copay</u> /visit	None
attention	Emergency medical transportation	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	Not applicable	\$20 <u>copay</u> /visit	\$20 <u>copay</u> /visit	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	Not applicable	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	Max <u>copay</u> /calendar year: \$500. Penalty of 20% of <u>allowed amount</u> for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Physician/surgeon fees	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None

			What You Will Pay		
Common Medical Event	Services You May Need	Dow Family Health Center Provider (You will pay the least)	In-Network Provider (You will pay more)	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	Not applicable	Office: \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: 15% <u>coinsurance</u>	Office: \$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply; other outpatient services: 15% <u>coinsurance</u>	None
	Inpatient services	Not applicable	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	Max <u>copay</u> /calendar year: \$500. Penalty of 20% of <u>allowed amount</u> for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Office visits	Not applicable	No charge	No charge	Cost sharing does not apply for
	Childbirth/delivery professional services	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	preventive services. Maternity care may include tests and services
lf you are pregnant	Childbirth/delivery facility services	Not applicable	15% <u>coinsurance</u> after \$250 <u>copav</u> / stay; <u>deductible</u> waived for newborn hospital expenses	15% <u>coinsurance</u> after \$250 <u>copay</u> / stay; <u>deductible</u> waived for newborn hospital expenses	described elsewhere in the SBC (i.e. ultrasound.) Max <u>copay</u> /calendar year: \$500. Penalty of 20% of <u>allowed</u> <u>amount</u> for failure to obtain <u>pre-</u> <u>authorization</u> for out-of-network care may apply.
	Home health care	Not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	90 visits/calendar year. Penalty of 20% of <u>allowed amount</u> for failure to obtain <u>pre-authorization</u> for out-of-network care.
If you need help recovering or have other special health needs	Rehabilitation services	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply; Occupational & Speech Therapy not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
	Habilitation services	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply; Occupational & Speech Therapy not applicable	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None

			What You Will Pay		
Common Medical Event	Services You May Need	Dow Family Health Center Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	Not applicable	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	15% <u>coinsurance</u> after \$250 <u>copay</u> /stay	Max <u>copay</u> /calendar year: \$500. Penalty of 20% of <u>allowed amount</u> for failure to obtain <u>pre-authorization</u> for out-of-network care.
	Durable medical equipment	\$10 <u>copay</u> /visit, <u>deductible</u> doesn't apply	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Limited to 1 <u>durable medical</u> <u>equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	Hospice services	Not applicable	No charge	No charge	Penalty of 20% of <u>allowed amount</u> for failure to obtain <u>pre-authorization</u> for out-of-network care.
lf your shild peeds	Children's eye exam	Not applicable	No charge	No charge	1 routine eye exam/calendar year.
If your child needs dental or eye care	Children's glasses	Not applicable	Not covered	Not covered	Not covered.
dental of eye care	Children's dental check-up	Not applicable	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.) Acupuncture Dental care (Adult & Child) Long-term care . Glasses (Child) Cosmetic surgery Weight loss programs - Except for required preventive . services. Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Bariatric surgery - Travel and Lodging limited Infertility treatment - For more information & Routine eye care (Adult) - 1 routine eye exam/calendar ٠ • to \$10,000 maximum for Institutes of Quality exceptions, see policy document provided by vear. contracted facility. your employer. Routine foot care - If deemed medically necessary. • Chiropractic care - 30 visits/calendar year. • Non-emergency care when traveling outside • Hearing aids - \$3,000 maximum/36 months. the U.S. • • Private-duty nursing - \$15,000 maximum/calendar year. 712758-165773-967027 5 of 7

Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For more information on your rights to continue coverage, contact the <u>plan</u> at 1-888-982-3862.
- 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 <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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-888-982-3862.
- 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.
- Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact information is at: <u>http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html</u>.

Does this plan provide Minimum Essential Coverage? Yes.

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

Does this plan meet Minimum Value Standards? Yes.

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

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <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)

\$250

\$10 15%

15%

The plan's overall deductible	
Specialist copayment	
Hospital (facility) <u>coinsurance</u>	
Other coinsurance	

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles*	\$300
<u>Copayments</u>	\$20
<u>Coinsurance</u>	\$1,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,880

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

The plan's overall deductible	\$250
Specialist copayment	\$10
Hospital (facility) <u>coinsurance</u>	15%
Other <u>coinsurance</u>	15%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
Deductibles*	\$0
<u>Copayments</u>	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$220

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

The plan's overall <u>deductible</u>	\$250
Specialist copayment	\$10
Hospital (facility) <u>coinsurance</u>	15%
Other coinsurance	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles*	\$300
<u>Copayments</u>	\$50
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$650

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-982-3862.

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

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

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, or disability.

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 subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates.

TTY: 711

Language Assistance:

For language assistance in your language call 1-888-982-3862 at no cost.

Albanian -	Për asistencë në gjuhën shqipe telefononi falas në 1-888-982-3862.
Amharic -	ለቋንቋ እንዛ በ አማርኛ በ 1-888-982-3862 በነጻ ይደውሉ
Arabic -	للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 2862-982-1888-1
Armenian -	Լեզվի ցուցաբերած աջակցության (հայերեն) զանգի 1-888-982-3862 առանց գնով։
Bahasa Indonesia -	Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
Bantu-Kirundi -	Niba urondera uwugufasha mu Kirundi, twakure kuri iyi nomero 1-888-982-3862 ku busa
Bengali-Bangala -	বাংলায় ভাষা সহায়তার জন্য বিনামুল্যে 1-888-982-3862-তে কল করুন।
Bisayan-Visayan -	Alang sa pag-abag sa pinulongan sa (Binisayang Sinugboanon) tawag sa 1-888-982-3862 nga walay bayad.
Burmese -	ငွေကုန်ကျခံစရာမလိုဘဲ (မြန်မာဘာသာစကား)ဖြင့် ဘာသာစကားအကူအညီရယူရန် 1-888-982-3862 ကို ခေါ်ဆိုပါ။
Catalan -	Per rebre assistència en (català), truqui al número gratuït 1-888-982-3862.
Chamorro -	Para ayuda gi fino' (Chamoru), ågang 1-888-982-3862 sin gåstu.
Cherokee -	ӨФУӨ \$©Һ.ЭФЈ. ЛЬФЅРФЈУ ӨЪТ (GWУ) ФЬЮСЪЗ 1-888-982-3862 О'ӨТ С АГФЈ. JEGPJ ҺҎRѲ.
Chinese -	欲取得繁體中文語言協助,請撥打1-888-982-3862,無需付費。
Choctaw -	(Chahta) anumpa y <u>a</u> apela a chi I p <u>a</u> ya hinla 1-888-982-3862.
Cushite -	Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 1-888-982-3862 irratti bilisaan bilbilaa.
Dutch -	Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 1-888-982-3862.
French -	Pour une assistance linguistique en français appeler le 1-888-982-3862 sans frais.
French Creole -	Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-888-982-3862 gratis.
German -	Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-888-982-3862 an.
Greek -	Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 1-888-982-3862 χωρίς χρέωση.
Gujarati -	ગુજરાતીમાં ભાષામાં સહ્રાય માટે કોઈ પણ ખર્ચ વગર 1-888-982-3862 પર કૉલ કરો.
Hawaiian - Proprietary	No ke kōkua ma ka 'ōlelo Hawai'i, e kahea aku i ka helu kelepona 1-888-982-3862. Kāki 'ole 'ia kēia kōkua nei.

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Proprietary

Russian -	Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-982-3862.
Samoan -	Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-982-3862 e aunoa ma se totogi.
Serbo-Croatian -	Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-982-3862.
Spanish -	Para obtener asistencia lingüística en español, llame sin cargo al 1-888-982-3862.
Sudanic-Fulfude -	Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-888-982-3862. Njodi woo fawaaki on.
Swahili -	Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862 bila malipo.
Syriac -	الر معد الر ما الم معالد مر مومن الم الم الم 1.888-982-3862 م معرم .
Tagalog -	Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.
Telugu -	భాషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండా 1-888-982-3862 కు కాల్ చేయండి. (తెలుగు)
Thai -	สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-888-982-3862 ฟรีไม่มีค่าใช้จ่าย
Tongan -	Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-982-3862 'o 'ikai hā ōtōngi.
Trukese -	Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-982-3862 nge esapw kamé ngonuk.
Turkish -	(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-982-3862.
Ukrainian -	Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862.
Urdu -	بلاقیمت زیان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-982-1-888 ۔ پر بات کریں۔
Vietnamese -	Để được hố trợ ngôn ngự bằng (ngôn ngự), hấy gọi miến phi đến số1-888-982-3862.
Yiddish -	פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פריי פון אפצאל.
Yoruba -	Fún ìrànlowo nína èdè (Yorì)bá) ne 1-888-982-3862 lái san owó kankan rárá

Yoruba - Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-982-3862 lái san owó kankan rárá.