for: Individual + Family | Plan Type: EPO



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>, <u>https://uchp.uchicago.edu/</u> or by calling 1-855-824-3632. 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> ?	Home Host Network: Individual \$0/ Family \$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	No.	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	University of Chicago In- <u>Network</u> : Individual \$2,500 / Family \$5,000.	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 out-of-pocket limit?	Premiums, balance-billing charges & health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See http://www.aetna.com/dse/custom/uchp Primary Car Provider (PCP) selection or call 1- 855-824-3632 for a list of UCHP In Network providers. Your PCP will handle all referrals to a network specialist.	This plan uses a provider network limited to the University of Chicago Medical Center, Ingalls, Advent Health and NorthShore covered under the UCHP Health Plan. There is no coverage outside of the UCHP network.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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	u Will Pay		
Common Medical Event	Services You May Need	University of Chicago In- Network 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	\$20 <u>copay</u> /visit	Not covered	None	
lf you visit a health	<u>Specialist</u> visit	\$30 <u>copay</u> /visit	Not covered	None	
care <u>provider</u> 's office or clinic	Preventive care /screening /immunization	No charge	Not covered	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)	5% coinsurance	Not covered	None	
If you have a test	Imaging (CT/PET scans, MRIs)	5% coinsurance	Not covered	None	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at www.aetna.com/pha rmacy-	Generic drugs	DCAM: 30-Day supply: \$5 <u>copay</u> 90-Day supply: \$10 <u>copay</u> In-Network Pharmacy: 30-Day supply: \$15 <u>copay</u>	Not covered		

		What You Will Pay			
Common Medical Event	Services You May Need	University of Chicago In- Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
insurance/individual s-families	Preferred brand drugs	DCAM: 30-Day supply: \$15 <u>copay</u> 90-Day supply: \$30 <u>copay</u> In-Network Pharmacy: 30-Day supply: \$35 <u>copay</u>	Not covered	You pay the difference in cost if you or your physician request a brand drug instead of the generic equivalent. Allowed to fill a 30-day supply of a maintenance medication twice at a retail pharmacy. After that, you must get a 90-day supply at UCM DCAM/ Ingalls (retail or mail). For some prescription medications in certain drug classes if you choose to use brand drug	
	Non-preferred brand drugs	DCAM: 30-Day supply: \$30 <u>copay</u> 90-Day supply: \$60 <u>copay</u> In-Network Pharmacy: 30-Day supply: \$60 <u>copay</u>	Not covered	without trying generic first, or without prior approval, coverage will be denied and you will pay full cost of the brand drug.	

		What You Will Pay			
Common Medical Event	Services You May Need	University of Chicago In- Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	<u>Specialty drugs</u>	UCMC Specialty Pharmacy: Same as above for applicable formulary. Specialty medications must be filled at the UCMC Specialty Pharmacy. If the UCMC Specialty Pharmacy is unable to fill your prescriptions, you may use Express Scripts. UCM DCAM/Ingalls pricing will be honored.	Not covered		
If you have	Facility fee (e.g., ambulatory surgery center)	5% coinsurance	Not covered	None	
outpatient surgery	Physician/surgeon fees	5% coinsurance	Not covered	None	
16	Emergency room care	\$175 <u>copay</u> /visit	\$175 <u>copay</u> /visit	No coverage for non-emergency use.	
If you need immediate medical attention	Emergency medical transportation	5% <u>coinsurance</u>	5% coinsurance	Non-emergency transport: not covered, except if pre-authorized.	
attention	<u>Urgent care</u>	\$30 <u>copay</u> /visit	Not covered	No coverage for non-urgent use.	
If you have a	Facility fee (e.g., hospital room)	5% coinsurance	Not covered	None	
hospital stay	Physician/surgeon fees	5% coinsurance	Not covered	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Covered 100%, no <u>copay</u>	Not covered	Out of network covered in case of emergency or with prior authorization from UCMC Behavioral Health	
	Inpatient services	Covered 100%	Not covered	Out of network covered in case of emergency or with prior authorization from UCMC Behavioral Health	
If you are pregnant	Office visits	No charge	Not covered		

		What You Will Pay			
Common Medical Event	Services You May Need	University of Chicago In- Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery professional services	Covered 100%	Not covered	Cost sharing does not apply for preventive	
	Childbirth/delivery facility services	Covered 100%	Not covered	<u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
	Home health care	5% coinsurance	Not covered	None	
If you need help recovering or have other special	Rehabilitation services	5% coinsurance	Not covered	60 visits/plan year for Physical, Occupational & Speech Therapy combined.	
	Habilitation services	5% <u>coinsurance,</u> except no charge for Autism	Not covered	Limited to treatment of Autism.	
health needs	Skilled nursing care	5% coinsurance	Not covered	None	
	Durable medical equipment	5% coinsurance	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.	
	Hospice services	5% coinsurance	Not covered	None	
March 11 and 1	Children's eye exam	Not covered	Not covered	1 routine eye exam/calendar year up to age 18.	
If your child needs	Children's glasses	Not covered	Not covered	Not covered.	
dental or eye care	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.)

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

- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care
- Weight loss programs Except for required <u>preventive</u> <u>services</u>.

Other Covered Services (Limitatio	ns may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)
Bariatric surgery	 Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition, artificial insemination, ovulation induction & advanced reproductive technology - 4 attempts per lifetime

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 1-855-824-3632.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or http://www.dol/gov/ebsa/healthreform
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church <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 1-855-824-3632.
- 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)

\$0

\$30 0%

0%

The <u>plan's</u> overall <u>deductible</u>	
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>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

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

The plan's overall deductible	\$0
Specialist copayment	\$30
Hospital (facility) <u>coinsurance</u>	5%
Other <u>coinsurance</u>	5%

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>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$180	
<u>Coinsurance</u>	\$20	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$200	

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$30
Hospital (facility) <u>coinsurance</u>	5%
Other coinsurance	5%

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	\$0	
<u>Copayments</u>	\$200	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$270	

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 3862-382
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 জনয্ িবনামুেলেয্ 1-888-982-3862-েত কল করন।
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 -	Յ֎ንဓ Տ ՕհA֎J Jh֎֍Ր֎ን ဓţT (CWУ) ՉᲮWԾℹ Տ 1-888-982-3862 ውဓፐ Ը AГ֎J dEGՐJ hԽRႎ.
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 -	�જરાતીમાં ભાષામાં સહાય માટ� કોઈ પણ ખયર્ વગર 1-888-982-3862 પર કૉલ કરો.
Hawaiian -	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.

Hindi -	हनि्दी में भाषा सहायता के लएि, ₁₋₈₈₈₋₉₈₂₋₃₈₆₂ पर मुफ्त कॉल करें।
Hmong -	Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-888-982-3862.
lbo -	Maka enyemaka asụsụ na Igbo kpọọ 1-888-982-3862 na akwụghị ụgwọ ọ bụla
llocano -	Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-888-982-3862 nga awan ti bayadanyo.
Italian -	Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-982-3862.
Japanese -	日本語で援助をご希望の方は、1-888-982-3862 まで無料でお電話ください。
Karen -	လ၊ တၢိမၢစၢၤတၢိကတိၢကိုုဉ်အဂ်ီ၊ ကိုုဉ် ကိုန88-982-3862 လ၊ တအိုဉ်ဒီးတၢ်လ၊ ၁်ဘူဉ်လ၊ ၁်စူးဘဉ်
Korean -	한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-982-3862 번으로 전화해 주십시오.
Kru-Bassa -	Ɓɛ´m`ké gbo-kpá-kpá dyé pidyi dé Ɓašɔɔ́-̀wùdุùŭn wɛ̃ɛ, d̥á 1-888-982-3862
Kurdish -	براي راهنمايي به زبان فارسي با شمار ه 3862-982-1888 به خور ايي يهيو مندي بكهن.
Laotian -	ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 888-982-3862 ໂດຍບໍ່ເສຍຄ່າໂທ.
Marathi -	कोणत्याह¢ शुल्का\$शवाय भाषा सेवा प्राप्त करण्यासाठ\$, 1-888-982-3862 वर फोन करा.
Marshallese -	Ñan bōk jipañ ilo Kajin Majol, kallok 1-888-982-3862 ilo ejjelok wōnān.
Micronesian- Pohnpeyan -	Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-888-982-3862 ni sohte isais.
Mon-Khmer, Cambodian -	សម្ភរាប់ជំនួយភាសាជា ភាសាខុមរ៉ែ សូមទូរស័ព្ ទទ ៅកាន់លខេ 1-888-982-3862 ដ ោយឥតគិតថ្ ល។ៃ
Navajo -	T'áá shi shizaad k'ehjí bee shíká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-888-982-3862
Nepali - मा फोन गनर्ह	(नेपाल�) मा �नःशुल्क भाषा सहायता पाउनका ला∳ग 1-888-982-3862 ोस्।
Nilotic-Dinka -	Tën kuoony ë thok ë Thuonjän col 1-888-982-3862 kecin ayöc.
Norwegian -	For språkassistanse på norsk, ring 1-888-982-3862 kostnadsfritt.
Panjabi -	ਪੰਜਾਬੀ ਿਵੱਚ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-888-982-3862 'ਤੇ ਮੁਫ਼ਤ ਕਾਲ ਕਰੋ।
Pennsylvania Dutch -	Fer Helfe in Deitsch, ruf: 1-888-982-3862 aa. Es Aaruf koschtet nix.
Persian -	بر ای ر اهنمایی به زبان فارسی با شمار ه 3862-386 بدون هیچ هزینه ای تماس بگیرید. انگلیسی
Polish -	Aby uzyskać pomoc w języku polskim, zadzwoń bezplatnie pod numer 1-888-982-3862.
Portuguese - Romanian -	Para obter assistência linguística em português ligue para o 1-888-982-3862 gratuitamente. Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-888-982-3862

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-982-3862.
Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-888-982-3862 e aunoa ma se totogi.
Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-888-982-3862.
Para obtener asistencia lingüística en español, llame sin cargo al 1-888-982-3862.
Fii yo on heɓu balal e ko yowitii e haala Pular noddee e oo numero ɗoo 1-888-982-3862. Njodi woo fawaaki on.
Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862 bila malipo.
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Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-982-3862 nang walang bayad.
��ష�� �ాయం ��రకళ ఎలళంంటళ ఖరళ్చ ల¥కళంం�ళ 1-888-982-3862 కళ ళాల్ ళేయంళళ. (ళెలళగళ)
สำหรับความชวยเหลอ ทางดานภาษาเป็น ภาษาไทย โทร 1-888-982-3862 ฟร่ไ ม่เค ่าใชจ้ ่าย
Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-888-982-3862 'o 'ikai hā ōtōngi.
Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-982-3862 nge esapw kamé ngonuk.
(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-982-3862.
Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862.
بلاقیمت زیان سے متعلقہ خدمات حاصل کرنے کے لیے ، 3862-882-1 ۔ پر بات کریں۔
Đê được hố trợ ngôn ngữ băng (ngôn ngữ), hấy gọi miến phi đến số 1-888-982-3862.
פאר שפראך הילף אין אידיש רופט 1-888-982-3862 פריי פון אפצאל.
Fún ìrànlowo nípa èdè (Yorùbá) pe 1-888-982-3862 lái san owó kankan rárá.