



# 2021-2022 Student Injury and Sickness Insurance Plan for Liberty University

# Who is eligible to enroll?

All International students are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished. OPT International students are eligible to enroll in this insurance plan.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes. The Company maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever the Company discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

The eligibility date for Dependents of the Named Insured shall be determined in accordance with the following:

- 1. If a Named Insured has Dependents on the date he or she is eligible for insurance.
- 2. If a Named Insured acquires a Dependent after the Effective Date, such Dependent becomes eligible:
  - a. On the date the Named Insured acquires a legal spouse.
  - b. On the date the Named Insured acquires a dependent child who is within the limits of a dependent child set forth in the Definitions section of the Certificate.

Dependent eligibility expires concurrently with that of the Named Insured.

# Where can I get more information about the benefits available?

Please read the certificate of coverage to determine whether this plan is right before you enroll. The certificate of coverage provides details of the coverage including benefits, exclusions, and reductions or limitations and the terms under which the coverage may be continued in force. Copies of the certificate of coverage are available from the University and may be viewed at www.uhcsr.com/liberty. This plan is underwritten by UnitedHealthcare Insurance Company and is based on policy number 2021-1415-4. The Policy is a Non-Renewable One-Year Term Policy.

# Who can answer questions I have about the plan?

If you have questions please contact Customer Service at 1-800-767-0700 or <a href="mailto:customerservice@uhcsr.com">customerservice@uhcsr.com</a>.

# Highlights of Coverage offered by UnitedHealthcare StudentResources

# **Coverage Dates and Plan Cost**

Rates	Annual 8-6-21 to 8-5-22	Fall 8-6-21 to 1-5-22	Spring/Summer 1-6-22 to 8-5-22
Student	\$1,182.00	\$493.00	\$689.00
Spouse	\$1,182.00	\$493.00	\$689.00
One Child	\$1,182.00	\$493.00	\$689.00
Two or More Children	\$2,364.00	\$986.00	\$1,378.00
Spouse and Two or More Children	\$3,546.00	\$1,479.00	\$2,067.00

The Insured Person must meet the eligibility requirements each time a premium payment is made. To avoid a lapse in coverage, the Insured Person's premium must be received within 31 days after the coverage expiration date. It is the Insured Person's responsibility to make timely premium payments to avoid a lapse in coverage.

#### Highlights of the Student Injury and Sickness Insurance Plan Benefits **METALLIC LEVEL - GOLD WITH ACTUARIAL VALUE OF 85.360%** Preferred Providers: The Preferred Provider Network for this plan is UnitedHealthcare Choice Plus. Preferred Providers can be found using the following link: UHC Choice Plus **Preferred Providers Out-of-Network Providers** Overall Plan Maximum There is no overall maximum dollar limit on the policy Plan Deductible \$200 Per Insured Person, \$500 Per Insured Person, per Policy Year per Policy Year There is no Out-of-Pocket Maximum Out-of-Pocket Maximum \$6,850 Per Insured Person, After the Out-of-Pocket Maximum has been Per Policy Year for Out-of-Network benefits. satisfied, Covered Medical Expenses will be \$13,700 For all Insureds in a paid at 100% for the remainder of the Policy Family, Per Policy Year Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies. 80% of Preferred Allowance for 50% of Usual and Customary Coinsurance All benefits are subject to satisfaction of the **Covered Medical Expenses** Charges for Covered Medical Deductible, specific benefit limitations, Expenses maximums and Copays as described in the plan certificate. **Prescription Drugs** 20% Coinsurance for Tier 1 Usual and Customary Charges For insulin drugs the total amount of Up to a 31-day supply per 20% Coinsurance for Tier 2 prescription Deductible. Copayments or Coinsurance 20% Coinsurance for Tier 3 Up to a 31-day supply per shall not exceed \$50 for an individual after Deductible prescription of up to a 30-day supply. prescription filled at a UnitedHealthcare Pharmacy UHCP Mail Order Network Pharmacy or (UHCP) Retail Network Pharmacy Preferred 90 Day Retail Network Pharmacy not subject to Deductible at 2.5 times the retail Copay up to a 90 day supply. Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy for insulin drugs the total amount of Deductible. Copayments or Coinsurance shall not exceed \$150 for an individual prescription of up to a 90-day supply.

Preventive Care Services Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. No Deductible, Copays, or Coinsurance will be applied when the services are received from a Preferred Provider. Please visit www.healthcare.gov/preventive-care- benefits/ for a complete list of the services provided for specific age and risk groups.	100% of Preferred Allowance	Usual and Customary Charges after Deductible
The following services have per service Copays This list is not all inclusive. Please read the plan certificate for complete listing of Copays.	Medical Emergency: \$150 not subject to Deductible	
Outpatient Mental Illness/Substance Use Disorder Treatment, except Medical Emergency and Prescription Drugs	Office Visits: Preferred Allowance after Deductible Other Outpatient Services: Preferred Allowance after Deductible	Office Visits: Usual and Customary Charges after Deductible Other Outpatient Services: Usual and Customary Charges after Deductible
Pediatric Dental and Vision Benefits	Refer to the plan certificate for details (age limits apply).	

# **Exclusions and Limitations**

No benefits will be paid for: a) loss or expense caused by, contributed to, or resulting from; or b) treatment, services or supplies for, at, or related to any of the following:

- 1. Acupuncture, except as specifically provided in the Schedule of Benefits.
- 2. Addiction, such as:
  - Caffeine addiction.
  - Non-chemical addiction, such as: gambling, sexual, spending, shopping, working and religious.
  - Codependency.

This exclusion does not apply to conditions classified as a Mental Illness or Substance Use Disorder in the Diagnostic and Statistical Manual of the American Psychiatric Association.

- 3. Behavioral problems. Developmental delay or disorder or intellectual disability. Parent-child problems. This exclusion does not apply to conditions classified as a Mental Illness or Substance Use Disorder in the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
- 4. Cosmetic procedures, except as specifically provided in the Policy for Reconstructive Procedures.
- 5. Custodial Care.
  - Care provided in: rest homes, health resorts, homes for the aged, halfway houses, college infirmaries or places mainly for domiciliary or Custodial Care.
  - Extended care in treatment or substance use facilities for domiciliary or Custodial Care.
- 6. Dental treatment, except:
  - As provided in the Dental Treatment benefit.
  - As specifically provided in the Schedule of Benefits.

This exclusion does not apply to benefits specifically provided in Pediatric Dental Services.

- 7. Elective Surgery or Elective Treatment as defined in the Policy.
- 8. Elective abortion. This exclusion does not apply to the rapeutic abortion as specifically provided in the Policy under Maternity Benefits.
- 9. Health spa or similar facilities. Strengthening programs.
- 10. Hearing examinations. Hearing aids. Other treatment for hearing defects and hearing loss. "Hearing defects" means any physical defect of the ear which does or can impair normal hearing, apart from the disease process. This exclusion does not apply to:
  - Hearing defects or hearing loss as a result of an infection or Injury.
  - Benefits specifically provided in Benefits for Newborn Infant Hearing Screening.
- 11. Hypnosis.
- 12. Immunizations for travel or work.
- 13. Injury or Sickness for which benefits are paid or payable under any Workers' Compensation or Occupational Disease Law or Act, or similar legislation.
- 14. Investigational services.
- 15. Lipectomy.
- 16. Participation in a riot or civil disorder. Commission of or attempt to commit a felony.
- 17. Prescription Drugs, services or supplies as follows:

- Therapeutic devices or appliances, including: support garments and other non-medical substances, regardless of intended use, except as specifically provided in the Policy.
- Immunization agents, except as specifically provided in the Policy.
- Drugs labeled, "Caution limited by federal law to investigational use" or experimental drugs.
- Products used for cosmetic purposes.
- Drugs used to treat or cure baldness. Anabolic steroids used for body building.
- Anorectics drugs used for the purpose of weight control.
- Fertility agents, such as Parlodel, Pergonal, Clomid, Profasi, Metrodin, or Serophene.
- Growth hormones.
- Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
- 18. Reproductive services for the following:
  - Procreative counseling.
  - Genetic counseling and genetic testing, except as specifically provided in Genetic Testing.
  - Cryopreservation of reproductive materials. Storage of reproductive materials.
  - Infertility treatment (male or female), including any services or supplies rendered for the purpose or with the intent of inducing conception, except to diagnose or treat the underlying cause of the infertility.
  - Premarital examinations.
  - Reversal of sterilization procedures, except as specifically provided in the Policy under Sterilization.
  - Impotence, organic or otherwise.
- 19. Research or examinations relating to research studies, or any treatment for which the patient or the patient's representative must sign an informed consent document identifying the treatment in which the patient is to participate as a research study or clinical research study, except as specifically provided in the Benefits for Clinical Trials for Treatment Studies on Cancer.
- 20. Routine eye examinations. Eye refractions. Eyeglasses. Contact lenses. Prescriptions or fitting of eyeglasses or contact lenses. Vision correction surgery. Treatment for visual defects and problems. This exclusion does not apply as follows:
  - When due to a covered Injury or disease process.
  - To benefits specifically provided in Pediatric Vision Services.
  - To eyeglasses or contact lenses as described under Vision Correction in the Policy.
- 21. Routine Adopted or Newborn Child Care and well-baby nursery and related Physician charge, except as specifically provided in the Policy.
- 22. Services provided normally without charge by the Health Service of the Policyholder. Services covered or provided by the student health fee.
- 23. Nasal and sinus surgery, except for treatment of a covered Injury or treatment of chronic sinusitis. This exclusion does not apply to:
  - Maxillary or mandibular frenectomy when not related to a dental procedure.
  - Alveolectomy related to tooth extraction.
  - Orthognathic surgery required to attain functional capacity.
  - Surgical services on the hard or soft tissue of the mouth for purposes not related to treat or help teeth and supporting structures.
  - Treatment of cleft lip, cleft palate, or ectodermal dysplasia.
- 24. Stand-alone multi-disciplinary smoking cessation programs. These are programs that usually include health care providers specializing in smoking cessation and may include a psychologist, social worker or other licensed or certified professional.
- 25. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, or gynecomastia, except as specifically provided in the Policy.
- 26. Treatment in a Government hospital, unless there is a legal obligation for the Insured Person to pay for such treatment.
- 27. War or any act of war, declared or undeclared; or while in the armed forces of any country (a pro-rata premium will be refunded upon request for such period not covered).
- 28. Weight management. Weight reduction. Nutrition programs. Treatment for obesity (except surgery for morbid obesity). Surgery for removal of excess skin or fat. This exclusion does not apply to benefits specifically provided in the Schedule of Benefits.

# Highlights of Services offered by UnitedHealthcare StudentResources

# Healthiest You: 24/7 Doctor Access

Starting on the effective date of your coverage under the student insurance plan, you have 24/7 access to medical advice through HealthiestYou, a national telehealth service.\* By calling the toll-free number listed on the front of your medical ID card or visiting www.telehealth4students.com, you have access to board-certified physicians via phone and/or video, where permitted. This service is especially helpful for minor illnesses, such as allergies, sore throat, earache, pink eye, etc. Based on the condition being treated, the doctor can also prescribe certain medications, saving you a trip to the doctor's office. Using HealthiestYou can save you money and time, while avoiding costly trips to a doctor's office, urgent care facility, or emergency room. As an insured with **Student**Resources, there is no consultation fee for this service.\* Every call with a HealthiestYou doctor is covered 100% during your policy period.

This service is meant to complement your Student Health Center. If possible, we encourage you to visit your SHC first before using this service.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state.

\*Available to Insured students and their covered Dependents ages 18 and over. If you call prior to the effective date of your coverage under the insurance plan, you will be charged a \$40 service fee before being connected to a board-certified physician.

# 24/7 Student Support

Insureds have immediate access to the Student Assistance Program, a service that coordinates care using a network of resources. Services available include counseling, financial and legal advice, as well as mediation. Counseling services are offered by Licensed Clinicians who can provide insureds with someone to talk to when everyday issues become overwhelming. Financial services, provided by licensed CPA's and Certified Financial Planners offer consultations on issues such as financial planning, credit and collection issues, home buying and renting and more. Legal Services are provided by fully credentialed attorneys with at least 5 years of experience practicing law. Mediation services are available to help resolve family-related disputes. Translation services are available in over 170 languages for most services. Insureds also have access to LiveAndWorkWell.com where they can take health risk assessments and participate in personalized self-help programs. More information about these services is available by logging into *My Account* at www.uhcsr.com/MyAccount.

This Summary Brochure is based on Policy #2021-1415-4.

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.

# NON-DISCRIMINATION NOTICE

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

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

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

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

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

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

Online https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

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

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

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

# LANGUAGE ASSISTANCE PROGRAM

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

# **English**

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

# Albanian

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

# Amharic

## Arabic

تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم 2723-260-66-1.

#### Armenian

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

#### Bantu- Kirundi

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

# Bisayan- Visayan (Cebuano)

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

## Bengali- Bangala

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

# Burmese

ဘာသာစကား အကူအညီ ဝန်ဆောင်မှုများ သင့် အတွက် အစမဲ့ရရှိနိုင်သည်။ ကျေးဇူးပြု၍ ဖုန်း 1-866-260-2723 ကိုခေါ် ပါ။

# Cambodian- Mon-Khmer

សេវាជំនួយផ្នែកភាសាដែលឥតគិតថ្លៃ មានសម្រាប់អ្នក។

សូមទូរស័ព្ទទៅលេខ 1-866-260-2723។

# Cherokee

SON JOJ OPLOSAJ OPLOET HI RGGOTOLAAT HLEGGOO DAGOT. IGGO DA OBWOS 1-866-260-2723.

# Chinese

您可以免費獲得語言援助服務。請致電 1-866-260-2723。

## Choctaw

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

# Cushite- Oromo

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

## Dutch

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

#### French

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

# French Creole-Haitian Creole

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

#### German

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

#### Greek

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

# Gujarati

ભાષા સહ્યય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. કુપા કરીને 1-866-260-2723 પર ક્રૉલ કરો.

#### Hawaiian

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

#### Hindi

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

#### Hmong

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

#### Ibo

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

#### Ilocano

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

# Indonesian

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

## Italian

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

# Japanese

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

## Karer

ကျိ႒်တာမေးစားအင်္ကိုနမာနှုံးအီးသဲ့ဝဲလာတလိဉ်ဟှဉ်အပူးဘဉ်(ဒီလီ)နှဉ်လီး. ဝံသးစူးဆုံးကျိုးဘဉ်1-866-260-2723တက္ကာ်.

# Korean

언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-260-2723 번으로 전화하십시오.

# Kru- Bassa

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

# Kurdish Sorani

خزمەتەكاتى يارمەتيى زمانى بەخۆر ايى بۆ تۆ دابين دەكريّن. تكايە تەلمەقق بكە بۆ ژ مار دى 272-600-866-1.

## Laotia

ມີບໍລິການທາງດ້ານພາສາບໍ່ເສຍຄໍ່າໃຫ້ແກ່ທໍ່ນ. ກະລຸນາໂທຫາເບີ 1-866-260-2723.

# Marathi

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

#### Marshallese

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

## Micronesian-Pohnpeian

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

# Navajo

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

## Nepali

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

# Nilotic-Dinka

Käk ë kuny ajuser ë thok atë tinë yin abac të cin wëu yeke thiëëc. Yin col 1-866-260-2723.

# Norwegian

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

# Pennsylvania Dutch

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

## Persian-Farsi

خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره 2723-266-1861 تماس بگیرید.

#### Polish

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

# Portuguese

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

# Punjabi

ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ

1-866-260-2723 'ਤੇ ਕਾਲ ਕਰੋ।

# Romanian

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

## Russian

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

# Samoan- Fa'asamoa

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

## Serbo-Croatian

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

## Somali

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

# Spanish

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

# Sudanic- Fulfulde

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

#### Swahili

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

# Syriac- Assyrian

چەچەقتە دەنبۇق كەرگەنىدى ئىلىدىچە بەرتىكى دەنبۇر كەركەندە دەنبۇرۇپ كەرگەندە كەرگەندە كەرگەندە كەرگەندە كەرگەندە كەرگەندە كەرگەندە كەرگەندى كەرگەندىكى كەرگەندى كەرگەندى كەرگەندىكى كەرگەندىكىكى كەرگەندىكى كەرگەندىكىكى كەرگەندىكى كەرگەندىكى كەرگەندىكى كەرگەندىكى كەرگەندىكى كەرگ

#### Tagalog

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

# Telugu

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

#### Thai

# มีบริการความช่วยเหลือด้านภาษาให้โดยที่คุณไม่ต้องเสียค่าใช้จ่า ยแต่อย่างใด โปรดโทรศัพท์ถึงหมายเลข

1-866-260-2733

# Tongan- Fakatonga

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

# Trukese (Chuukese)

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

#### Turkish

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

## Ukrainian

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

# Urdu

زبان کے حوالے سے معاونتی خدمات آپ کے لیے بلامعاوضہ دستیاب ہیں۔ براہ مہربانی 2723-260-186 پر کال کریں۔

# Vietnamese

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

# Yiddish

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

## Yoruba

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