2021–2022 Student Health Insurance Plan for
Yeshiva University and Benjamin N. Cardozo School of Law

Who is eligible to enroll?

Yeshiva University and Benjamin N. Cardozo Law School: All registered Undergraduate and Graduate students who are half-time or greater, are required to be enrolled in the Student Health Insurance Plan, unless proof of active and comparable coverage is provided. Eligible students may also insure their Dependents. Eligible Dependents are the student’s spouse or domestic partner and dependent children under 26 years of age. See the Who is Covered section of the Certificate of Coverage for the specific requirements needed to meet domestic partner eligibility.

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. This plan is underwritten by UnitedHealthcare Insurance Company of New York and is based on policy number 2021-921-1. 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 customerservice@uhcsr.com.

Highlights of Coverage offered by UnitedHealthcare StudentResources

Coverage Dates, Plan Costs and Premium Rates

The Total Cost of the plan noted below includes premium and fees.

<table>
<thead>
<tr>
<th>Total Plan Cost and Coverage Dates</th>
<th>Fall 8-15-21 to 1-09-22</th>
<th>Fall 2 10-12-21 to 1-09-22</th>
<th>Spring/Summer 1-10-22 to 8-14-22</th>
<th>Summer 1 4-05-22 to 8-14-22</th>
<th>Summer 6-01-22 to 8-14-22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,931.00</td>
<td>$1,184.00</td>
<td>$2,819.00</td>
<td>$1,725.00</td>
<td>$991.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,931.00</td>
<td>$1,184.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Child</td>
<td>$1,931.00</td>
<td>$1,184.00</td>
<td>$2,819.00</td>
<td>$1,725.00</td>
<td>$991.00</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$3,837.00</td>
<td>$2,343.00</td>
<td>$5,613.00</td>
<td>$3,425.00</td>
<td>$1,957.00</td>
</tr>
<tr>
<td>Spouse and Two or More Children</td>
<td>$5,743.00</td>
<td>$3,502.00</td>
<td>$8,407.00</td>
<td>$5,125.00</td>
<td>$2,923.00</td>
</tr>
</tbody>
</table>
See the information below for the breakdown of premium and fees.

<table>
<thead>
<tr>
<th>Premium Rates*</th>
<th>Fall Premium**</th>
<th>Fall 2 Premium</th>
<th>Spring/Summer Premium**</th>
<th>Summer1 Premium**</th>
<th>Summer Premium**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,905.03</td>
<td>$1,158.41</td>
<td>$2,792.59</td>
<td>$1,699.14</td>
<td>$965.40</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,905.03</td>
<td>$1,158.41</td>
<td>$2,792.59</td>
<td>$1,699.14</td>
<td>$965.40</td>
</tr>
<tr>
<td>One Child</td>
<td>$1,905.03</td>
<td>$1,158.41</td>
<td>$2,792.59</td>
<td>$1,699.14</td>
<td>$965.40</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$3,810.07</td>
<td>$2,316.28</td>
<td>$5,585.17</td>
<td>$3,398.28</td>
<td>$1,930.80</td>
</tr>
<tr>
<td>Spouse and Two or More Children</td>
<td>$5,715.10</td>
<td>$3,475.24</td>
<td>$8,377.76</td>
<td>$5,097.42</td>
<td>$2,896.20</td>
</tr>
</tbody>
</table>

*The premium is for the insurance coverage underwritten by UnitedHealthcare Insurance Company of New York and does not include the following fees:

- **Annual Service fee of $2.38 for UHC Global administration of the Assistance and Evacuation Benefits.
- **Annual Service fee of $25.00 charged by or at the direction of the school you are receiving coverage through to cover the costs of services provided by a non-insurer vendor or consultant.

**Note: Fees are prorated for the coverage dates other than annual.

The Member must meet the eligibility requirements each time a premium payment is made. To avoid a lapse in coverage, the Member’s premium must be received within 30 days after the coverage expiration date. It is the Member’s responsibility to make timely premium payments to avoid a lapse in coverage.

### Highlights of the Student Health Insurance Plan Benefits

#### METALLIC LEVEL – GOLD PLATINUM WITH ACTUARIAL VALUE OF 82.480%

**In-Network Benefits**
In-Network benefits apply when your care is provided by Participating Providers in our UnitedHealthcare Choice Plus network. Participating Providers can be found using the following link: UHC Choice Plus

<table>
<thead>
<tr>
<th>In-Network Participating Provider Member Cost-Share</th>
<th>Out-of-Network Non-Participating Provider Member Cost-Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Plan Maximum</td>
<td>There is no overall maximum dollar limit on the policy</td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>$500 Per Member, Per Plan Year</td>
</tr>
<tr>
<td></td>
<td>$1,500 Per Member, Per Plan Year</td>
</tr>
<tr>
<td>Out-of-Pocket Limit After the Out-of-Pocket Limit has been satisfied, Covered Expenses will be paid at 100% for the remainder of the Plan Year subject to any applicable benefit maximums. Refer to the plan Certificate for details about how the Out-of-Pocket Limit applies.</td>
<td>$7,900 Per Member, Per Plan Year</td>
</tr>
<tr>
<td></td>
<td>$15,800 For all Members in a Family, Per Plan Year</td>
</tr>
<tr>
<td></td>
<td>There is no Out-of-Pocket Limit for Out-of-Network benefits.</td>
</tr>
<tr>
<td>Coinsurance All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copayments as described in the plan Certificate.</td>
<td>20% of Allowed Amount¹ for Covered Expenses</td>
</tr>
<tr>
<td></td>
<td>50% of Allowed Amount for Covered Expenses</td>
</tr>
<tr>
<td>Prescription Drugs Mail order through UHCP at 2.5 times the retail Copayment up to a 90-day supply.</td>
<td>$20 Copayment for Tier 1 $60 Copayment for Tier 2 $90 Copayment for Tier 3</td>
</tr>
<tr>
<td></td>
<td>Up to a 30 day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) not subject to Deductible</td>
</tr>
<tr>
<td></td>
<td>$60 Copayment for Generic Drugs $90 Copayment for Brand Name Drugs</td>
</tr>
</tbody>
</table>

¹Please refer to the plan Certificate for details about how the Out-of-Pocket Limit applies.
Preventive Care
Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see https://www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups.

<table>
<thead>
<tr>
<th>Preventive Care</th>
<th>Covered in full</th>
<th>30% of Allowed Amount after Deductible</th>
</tr>
</thead>
</table>

Office Visits: $40 not subject to Deductible
Emergency Care in an Emergency Department: $175
The Copayment will be waived if Hospital admission.

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**The following services have per service Copayments**
This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.

<table>
<thead>
<tr>
<th>The following services have per service Copayments</th>
<th>Office Visits: $40 Copayment per visit</th>
<th>Office Visits: $40 Copayment per visit then 30% Coinsurance not subject to Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.</td>
<td>not subject to Deductible</td>
<td>30% Coinsurance not subject to Deductible</td>
</tr>
<tr>
<td>Outpatient Mental Health Care/Substance Use Disorder Services, except Emergency Services and Prescription Drugs</td>
<td>Other Outpatient Services: 20% Coinsurance after Deductible</td>
<td>Other Outpatient Services: 50% Coinsurance after Deductible</td>
</tr>
<tr>
<td>Office Visits: $40 Copayment per visit</td>
<td>Office Visits: $40 Copayment per visit then 30% Coinsurance not subject to Deductible</td>
<td></td>
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<tr>
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<td>30% Coinsurance not subject to Deductible</td>
<td></td>
</tr>
</tbody>
</table>

**Outpatient Mental Health Care/Substance Use Disorder Services, except Emergency Services and Prescription Drugs**
Office Visits: $40 Copayment per visit not subject to Deductible
Other Outpatient Services: 20% Coinsurance after Deductible
Office Visits: $40 Copayment per visit then 30% Coinsurance not subject to Deductible
Other Outpatient Services: 50% Coinsurance after Deductible

**Pediatric Dental and Vision Benefits**
Refer to the plan Certificate of Coverage for details (age limits apply)

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1The Allowed Amount for Participating Providers is the amount we have negotiated with the Participating Providers. The Allowed Amount for Non-Participating Providers will be determined on the Usual, Customary and Reasonable charge using the lesser of: 1) the 80th percentile of the Fair Health rate; 2) the facility or provider's charge; or 3) a rate based on information provided by a third-party vendor. We reserve the right to negotiate a lower rate with Non-Participating Providers.

**Exclusions and Limitations**

No coverage is available under this Certificate for the following:

A. **Aviation.**
We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

B. **Convalescent and Custodial Care.**
We do not Cover services related to rest cures, custodial care or transportation. “Custodial care” means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

C. **Conversion Therapy.**
We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for an individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual’s coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

D. **Cosmetic Services.**
We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the...
Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

E. Dental Services.
We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

F. Experimental or Investigational Treatment.
We do not Cover any health care service, procedure, treatment, device, or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

G. Foot Care.
We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.

H. Government Facility.
We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.

I. Medically Necessary.
In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

J. Medicare or Other Governmental Program.
We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).

K. Military Service.
We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

L. No-Fault Automobile Insurance.
We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

M. Services Not Listed.
We do not Cover services that are not listed in this Certificate as being Covered.

N. Services Provided by a Family Member.
We do not Cover services performed by a member of the covered person’s immediate family. “Immediate family” shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse.

O. Services With No Charge.
We do not Cover services for which no charge is normally made.

P. Vision Services.
We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section of this Certificate.

Q. War.
We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.
**R. Workers’ Compensation.**
We do not Cover services if benefits for such services are provided under any state or federal Workers’ Compensation, employers’ liability or occupational disease law.

### Highlights of Assistance and Evacuation Benefits

#### Medical Evacuation and Repatriation

If you are a student insured with this insurance plan, you and your insured Spouse and insured Child(ren) are eligible for Medical Evacuation and Repatriation Benefits. The requirements to receive these services are as follows:

An international Student (whose Home Country is not the United States), and their insured Spouse and insured Child(ren): you are eligible to receive Medical Evacuation and Repatriation Benefits worldwide, except in your home country.

A domestic Student (whose Home Country is the United States), and their insured Spouse and insured child(ren): you are eligible for Medical Evacuation and Repatriation Benefits when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

The Medical Evacuation and Repatriation Benefits and related services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

Key Assistance Benefits include:
- Emergency Medical Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Mortal Remains

Check your certificate of coverage for details, descriptions and program exclusions and limitations.

### 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](http://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 a Member 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 Member students and their covered Dependents ages 18 and over. If you call prior to your effective date of your coverage under the insurance plan, you will be charged a $55 service fee before being connected to a board-certified physician.
24/7 Student Support

Members have immediate access to the Student Assistance Program, a service that coordinates counseling services offered by Licensed Clinicians who can provide Members with someone to talk to when everyday issues become overwhelming. More information about these counseling services is available by logging into My Account at www.uhcsr.com/MyAccount.

HealthiestYou: Virtual Counselor Access

Starting on the effective date of your coverage under the student insurance plan, you have access to mental health providers through a national virtual counseling service.* Psychiatrists, psychologists and licensed therapists are available to you through a variety of communication methods, including phone and video.

When you sign up, you’ll complete a questionnaire, choose your provider and select a date and time for your appointment. Appointments are available 7 days a week. Visits are secure, discreet and confidential, and you have ongoing support with the same provider.

As an insured with Student Resources, there is no consultation fee for this service. Every communication with a provider is covered 100% during your policy period.

*Available to Member Students and their covered Dependent; age restrictions may apply, depending on your state.

Broker Information

NEED MORE INFORMATION? PLEASE CONTACT:
Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
Toll free 1-866-948-8472
www.gallagherstudent.com

ID Cards

One way we are becoming greener is to no longer automatically mail out ID Cards. Digital ID Cards can be downloaded or printed through Gallagher Student Health by visiting your school’s page at www.gallagherstudent.com. In addition, upon receipt of an email notification from UHC digital ID cards are also available for download on the UHC My Account page, where the student can also request delivery of a permanent ID card through the U.S. mail.

Questions? Need More Information?

For general information on benefits, eligibility and enrollment, ID Cards, please contact:
Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-844-333-1463
www.gallagherstudent.com/yeshiva and clicking on the Customer Service Link

If you need medical attention before the ID card is received, benefits will be payable according to the Policy. You do not need an ID card to be eligible to receive benefits. Call Gallagher Student Health & Special Risk to verify eligibility.

This Summary Brochure is based on Policy #2021-921-1.

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.jsp


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


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

Amharic
አማርኛውን የተገኝ ያመለከት እንደ ቤት ከፋለት ከተለይ ከ1-866-260-2723 የማስታወረው.

Arabic
توفر لك خدمات المساعدة اللغوية مجانية. ضع طلب على الرقم 1-866-260-2723.

Armenian

Bantu- Kirundi
Uronswa ku bantu servisvi zisafiki ku wurimi zo kugufasha. Utogerewa guhammerana 1-866-260-2723.

Bisayan- Visayan (Cebuano)

Bengali - Bangla
যোগ্যতা: ভাষা সহায়তা পরিষেবা অথবা বিভিন্ন লেখায় ভাষা জিতে পাওয়া। প্রস্তুত 1-866-260-2723-তে কন্ট্রোল করুন।

Burmese
ဗိုလ်မှူးလေးလုံး ကျင်းပပြီး ၎င်းကို အကြောင်း သုံးပြီး ကြည့်ပါ။ 1-866-260-2723 လျင် သွားမှန်ကြည်စွာ ပြောင်းလဲပါ။

Cambodian - Mon-Khmer
មានជម្រើសប្រឈមប្រាក់សម្រាប់អ្នកដែលកំពុងប្រឈមប្រាក់ 1-866-260-2723 ក្នុងប្រេក់។

Cherokee
SOGOOGI OOGOLIO OOGOLIET HA RG'GLOOOGAT HLEGGNPO D4GOT. IGGO DH OBW0S 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。

Choc-taw
Chaha anumpa ish anumpuli hoknwt toshki yvt peh pilla hq chi apela hina. I paysa 1-866-260-2723.

Cushite- Oromo

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

French

French Creole - Haitian Creole

German

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

Gujarati
સરકારી સવસ્તા રેલવે તમામ માટે લિસ્ટસ્ક્રીપ્ટ ઉપલબ્ધ છે. કૂપચ કરીને 1-866-260-2723 પર ક્રમ કરો.

Hawaiian
Kūkua manauhi ma kau ‘olelo i ʻoia a i ka helu. E kelepona i ka helu 1-866-260-2723.

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

Hmong

Ibo

Ilocano
Adda awan bayadna a serbisio para iti language assistance. Pangaasim ta tawngam 1-866-260-2723.

Indonesian

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 までにお電話ください。

Karen
ဗျိတ်ကွန်ပျူးမှုကျောင်းသား ဖြစ်ပြီး ပြောင်မှုနိုင်ပါသည်။ 1-866-260-2723 လိုင်မှုကြည့်ကျင်းပါ။

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

Kru - Bassa
Bot ba hola ni kobol mahop ngu laa wogui wo ba ye ha i nyu yon. Sebel i nisinga ini 1-866-260-2723.

Kurdish Sorani
خزمانادةکیی وئرمی توی زمری میکریبو دی تو دایین دوستن. نکله که دیووک دیهکی یکه یکه زمری 1-866-260-2723.

Laotian
/***************************************************************************/ 
1-866-260-2723.
Marathi
भाषणाची मूलभारती संविधान आळ्याच्या दिनान्यू हपलवथ आहे।
त्यासाठी 1-866-260-2723 या कसमावर संपर्क करा.

Marshallese
Kwomaroî bok jeraal in jipa i in kajin iolo ejelolk wo'ollun. Jouj
im kalok 1-866-260-2723.

Micronesian- Pohnpeian
Mie savas en mahsen ong komwi, soh isepe. Melau eler
1-866-260-2723.

Navajo
Saad bee áka'eyeed bee áku'nida'we'igi t'aa jik'eh bee nich'i'
bee ná'ahoot'i. T'aa shqo'di kohii' 1-866-260-2723 hodilinh.

Nepali
भाषा सहायता सेवासह लिनशुल्क उपलब्ध छ। कृपया
1-866-260-2723 या कल गुम्मोस।

Nileotic-Dinka
Kâk e kuny ajuor e thok, ațâ tînê yi n ábaci tê cîn wêye
thîëëë. Yë cêl 1-866-260-2723.

Norwegian

Pennsylvania Dutch
Schröopacht oonseetë Hilf kannseht du frei hawwe. Ruuf
1-866-260-2723.

Persian-Farsi
خدمات آسانی به مطابقت با آنگیزهای مربوط به امور آزاد می‌باشد.
لطفاً به شماره 1-866-260-2723 تماس بگیرید.

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

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

Punjabi
ਕ੍ਰਮ ਮਾਤਾਂਦੀ ਮੇਲਕੇ ਦੁਰਹੇਰ ਭੂਗਾ ਜੂਹਾਲਾ ਵਾਹਾ ਵਿਚਨ ਚਲਾਂ
1-866-260-2723 'ਤੇ ਕਹਾ ਜੰਦੇ।

Romanian
Vi se pun la dispoziție, în mod gratuit, servicii de traducere. Vă
ruguim 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 ma rookies mo gagana mo oe ma e lē tōtōia.
Fuaomolele fona sales le 1-866-260-2723.

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

Somali
Aadegyada taageerada luqadda oo bilaash ah ayaa la heli karaa.
Fadlan war 1-866-260-2723.

Spanish
Hay servicios de asistencia de idiomas, sin cargo, a su

Sudanese-Fulfulde
E wooldi walliinde dow wolde caahu ngam maada. Noodu
1-866-260-2723.

Swahili
Huduma za msaada wa lugha zinapatikana kwa ajili ya kure.
Tafadhali piga simu 1-866-260-2723.

Syriaic Assyrian
1-866-260-2723

Tagalog
Ang mga serbisyo ng tulong sa wika ay available para sa iyo ng

Telugu
మానవ జాతోత్సవంలో ప్రతి విభాగం తో ప్రతి విభాగంలో
1-866-260-2733

Thai
มีบริการสนับสนุนภาษาไทยให้กับทุกผู้ไม่ต้องเสียค่าใช้จ่าย
ด้วยโทรศัพท์ โปรดโทรที่เบอร์ด้านล่าง
1-866-260-2733

Trukese (Chuukese)
En mei tongi ni anisesi emon chon chiakku, ese kumo.
Kose mochen kopwe koloki 1-866-260-2723.

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

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

Urdu
زبان کی حوالہ سی معنوی خدمات آپ کی لیے بالخصوص دستیاب ہیں,
براءہ سرپرستی 260-666-1-866-2723

Vietnamese
Dịch vụ hỗ trợ ngôn ngữ, miền phi, dánh cho quý vị.
Xin vui lòng gọi 1-866-260-2723.

Yiddish
משרדי הולחן מפתיעים נוענעים ומקוונים יאדו ידידי במלאכתם.
רשה 1-866-260-2723

Yoruba
Isé iranlówó èdè ti ò jè gbe, wà fún ó. Pe 1-866-260-2723.