



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) 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, [www.HealthReformPlanSBC.com](http://www.HealthReformPlanSBC.com) or by calling 1-855-220-6506 (Licensed Entity). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-855-220-6506 (Licensed Entity) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$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> ?	Not Applicable.	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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Performance <u>Network</u> Medical (PNM): Individual \$1,500 / Family \$3,000. Broad <u>Network</u> Medical (BNM): Individual \$2,500 / Family \$5,000. Pharmacy Individual: \$1,500 / Family \$3,000.	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 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> ?	<u>Premiums</u> , <u>balance-billing</u> charges & health care this <u>plan</u> 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 <a href="http://www.aetna.com/cityofphoenix">www.aetna.com/cityofphoenix</a> or call 1-855-220-6506 for a list of Performance Medical <u>providers</u> .	You pay the least if you use a <u>provider</u> in Performance Medical <u>Provider</u> . You pay more if you use a <u>provider</u> in Broad Medical. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Performance Medical Provider (You will pay the least)	Broad Medical (You will pay more)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit	\$50 <u>copay</u> /visit	Not covered	None  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.
	<u>Specialist visit</u>	\$50 <u>copay</u> /visit	\$80 <u>copay</u> /visit	Not covered	
	<u>Preventive care /screening /immunization</u>	No charge	No charge	Not covered	
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No charge	No charge	Not covered	None  <u>Pre-authorization</u> is required for High-Tech Radiology Services.
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Not covered	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.aetna.com/pharmacy-insurance/individuals-families">www.aetna.com/pharmacy-insurance/individuals-families</a>	Generic drugs	Not applicable	Not covered	Not covered	Check with <u>Plan</u> Sponsor for Prescription vendor.
	Preferred brand drugs	Not applicable	Not covered	Not covered	
	Non-preferred brand drugs	Not applicable	Not covered	Not covered	
	<u>Specialty drugs</u>	Not applicable	Not covered	Not covered	Check with <u>Plan</u> Sponsor for Prescription vendor.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$200 <u>copay</u> /visit	\$200 <u>copay</u> /visit	Not covered	None
	Physician/surgeon fees	No charge	No charge	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Performance Medical Provider (You will pay the least)	Broad Medical (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$500 <u>copay/visit</u>	\$500 <u>copay/visit</u>	\$500 <u>copay/visit</u>	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Waived if admitted.
	<u>Emergency medical transportation</u>	No charge	No charge	No charge	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> . Non-emergency transport: not covered, except if pre-authorized.
	<u>Urgent care</u>	\$75 <u>copay/visit</u>	\$75 <u>copay/visit</u>	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 <u>copay/stay</u>	\$300 <u>copay/stay</u>	Not covered	Max <u>copay</u> /calendar year: \$600 Performance In- <u>Network</u> , \$900 Broad In- <u>Network</u> .
	Physician/surgeon fees	No charge	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: \$25 <u>copay/visit</u>	Office & other outpatient services: \$50 <u>copay/visit</u>	Not covered	None
	Inpatient services	\$200 <u>copay/stay</u>	\$300 <u>copay/stay</u>	Not covered	Max <u>copay</u> /calendar year: \$600 Performance In- <u>Network</u> , \$900 Broad In- <u>Network</u> .
If you are pregnant	Office visits	No charge	No charge	Not covered	Cost sharing does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Max <u>copay</u> /calendar year: \$600 Performance In- <u>Network</u> , \$900 Broad In- <u>Network</u> .
	Childbirth/delivery professional services	No charge	No charge	Not covered	
	Childbirth/delivery facility services	\$200 <u>copay/stay</u>	\$300 <u>copay/stay</u>	Not covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Not covered	None
	<u>Rehabilitation services</u>	No charge	No charge	Not covered	None
	<u>Habilitation services</u>	No charge	No charge	Not covered	None
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Not covered	None
	<u>Durable medical equipment</u>	No charge	No charge	Not covered	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Performance Medical Provider (You will pay the least)	Broad Medical (You will pay more)	Out-of-Network Provider (You will pay the most)	
	<u>Hospice services</u>	No charge	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit	Not covered	1 routine eye exam/calendar year.
	Children's glasses	No charge	No charge	Not covered	\$30 maximum & 1 frame/calendar year. Does not include cost of lenses.
	Children's dental check-up	Not covered	Not covered	Not covered	Check with <u>Plan Sponsor</u> for Dental vendor.

### Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Dental care (Adult & Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Prescription drugs
- Private-duty nursing
- Routine eye care (Adult & Child)
- Routine foot care
- Weight loss programs

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

- Acupuncture - Limited to 12 max per calendar year.
- Bariatric surgery
- Chiropractic care - 36 visits/calendar year.
- Hearing aids - 1 hearing aid per ear/24 months.
- Infertility treatment - Limited to the diagnosis & treatment of underlying medical condition, including artificial insemination.

**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 1-855-220-6506 (Licensed Entity).
- 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](http://www.cciio.cms.gov).
- If your coverage is a church plan, church plans 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 Health Insurance Marketplace. For more information about

the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your plan documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

- If your group health coverage is subject to ERISA, you may contact Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-855-220-6506 (Licensed Entity). 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](http://www.cciio.cms.gov).
- Additionally, a consumer assistance program can help you file your [appeal](#). Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

**Does this plan provide Minimum Essential Coverage? Yes.**

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

**Does this plan meet Minimum Value Standards? Yes.**

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

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section*

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$200
- Other copayment \$0

This EXAMPLE event includes services like:

- Specialist office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- Diagnostic tests (*ultrasounds and blood work*)
- Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$70
<b>The total Peg would pay is</b>	<b>\$270</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$200
- Other copayment \$0

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Diabetic supplies (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$4,300
<b>The total Joe would pay is</b>	<b>\$4,600</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$200
- Other copayment \$0

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$10
<b>The total Mia would pay is</b>	<b>\$610</b>

### Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-855-220-6506 (Licensed Entity).

### 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

Banner|Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, disability, gender identity or sexual orientation.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,  
P.O. Box 14462, Lexington, KY 40512,  
1-800-648-7817, TTY: 711,  
Fax: 859-425-3379, [CRCoordinator@aetna.com](mailto: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).

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- Gujarati - તમારેકોઈ જાતના ખર્ચવિના ભાષાની સેવાઓની પહોંર માટે, કોલ કરો 1-855-220-6506 (Licensed Entity).
- Hawaiian - No ka wala‘au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-855-220-6506 (Licensed Entity). Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए, 1-855-220-6506 (Licensed Entity) पर कॉल करें।
- Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-855-220-6506 (Licensed Entity).
- Igbo - Iji nwetaòhèrè na òrụ gasị asụsụ n'efu, kpọọ 1-855-220-6506 (Licensed Entity)
- Ilocano - Tapno maaksesyò dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-855-220-6506 (Licensed Entity).
- Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-855-220-6506 (Licensed Entity).
- Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-855-220-6506 (Licensed Entity).
- Japanese - 言語サービスを無料でご利用いただくには、1-855-220-6506 (Licensed Entity) までお電話ください。
- Karen - လာတၢ်ကမၤန့ၢ်ကိၣ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကတၢ်ဟ့ၣ်အိၣ်အဂီၢ်တၢ်န့ၣ် ကိး 1-855-220-6506 (Licensed Entity)
- Korean - 무료 언어 서비스를 이용하려면 1-855-220-6506 (Licensed Entity) 번으로 전화해 주십시오.
- Kru-Bassa - M̈ dyi wuḍu-dù kà kò dò bë dyi m̈oú n̈ nì Pídyi ní, níí, dá n̈òbà n̈à kɛ: 1-855-220-6506 (Licensed Entity)
- Kurdish - 1-855-220-6506 (Licensed Entity) بۆ دەسپێرێتگه‌شێتن به‌ خزمه‌تگوزاری زمان به‌ی ئێچوون بۆ تو، په‌یوه‌ندی بکه‌ به‌ ژماره‌ی
- Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາເບີ 1-855-220-6506 (Licensed Entity)
- Marathi - कोणत्याही शक्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-855-220-6506 (Licensed Entity) वर फोन करा.
- Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-855-220-6506 (Licensed Entity).
- Micronesian-Pohnpeyan - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-855-220-6506 (Licensed Entity).
- Mon-Khmer, Cambodian - ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-855-220-6506 (Licensed Entity) ។
- Navajo - T'áá ni nizaad k'éhjí bee níká a'doowoł doo báqáh ílínígóó koji' hólne' 1-855-220-6506 (Licensed Entity).
- Nepali - निःशुल्क भाषा सेवा प्राप्त गर्न 1-855-220-6506 (Licensed Entity) मा टेलिफोन गर्नुहोस् ।
- Nilotic-Dinka - (Licensed Entity). Të koor yin wëëř de thokic ke ciin wëu kør keek tənɔŋ yin. Ke cɔl kɔc ye kɔc kuony ne nɔmba 1-855-220-6506
- Norwegian - For tilgang til kostnadsfri språktjenester, ring 1-855-220-6506 (Licensed Entity).

- Pennsylvania Dutch - Um Schprooch Services zu griege mitaus Koscht, ruff 1-855-220-6506 (Licensed Entity).
- Persian - برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-855-220-6506 (Licensed Entity) تماس بگیرید .
- Polish - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-855-220-6506 (Licensed Entity).
- Portuguese - Para acessar os serviços de idiomas sem custo para você, ligue para 1-855-220-6506 (Licensed Entity).
- Punjabi - ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-855-220-6506 (Licensed Entity) 'ਤੇ ਫੋਨ ਕਰੋ।
- Romanian - Pentru a accesa gratuit serviciile de limbă, apălați 1-855-220-6506 (Licensed Entity).
- Russian - Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-855-220-6506 (Licensed Entity).
- Samoan - Mo le mauaina o auaunaga tau gagana e aunoa ma se totagi, vala'au le 1-855-220-6506 (Licensed Entity).
- Serbo-Croatian - Za besplatne prevodilačke usluge pozovite 1-855-220-6506 (Licensed Entity).
- Spanish - Para acceder a los servicios de idiomas sin costo, llame al 1-855-220-6506 (Licensed Entity).
- Sudanic-Fulfude - Heeba a nasta jangirde djey wolde wola chede bo apelou lamba 1-855-220-6506 (Licensed Entity).
- Swahili - Kupata huduma za lugha bila malipo kwako, piga 1-855-220-6506 (Licensed Entity).
- Syriac - 1-855-220-6506 (Licensed Entity) سڀني صوبو، ٻولي ۽ ڌرم جي ملڻ جي خدمت، مٿس ڳالهائڻ:
- Tagalog - Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-855-220-6506 (Licensed Entity).
- Telugu - మీరు భాష సేవలను ఉచితంగా అందుకునందుకు, 1-855-220-6506 (Licensed Entity) కు కాల్ చేయండి.
- Thai - หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-855-220-6506 (Licensed Entity).
- Tongan - Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he 1-855-220-6506 (Licensed Entity).
- Trukese - Ren omw kopwe angei aninisin eman chon awewei (ese kamo), kopwe kori 1-855-220-6506 (Licensed Entity).
- Turkish - Sizin için ücretsiz dil hizmetlerine erişebilmek için, 1-855-220-6506 (Licensed Entity) numarayı arayın.
- Ukrainian - Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-855-220-6506 (Licensed Entity).
- Urdu - بالقیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-855-220-6506 (Licensed Entity) پر بات کریں۔
- Vietnamese - Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-855-220-6506 (Licensed Entity).
- Yiddish - 1-855-220-6506 (Licensed Entity) צו צוטריט שפראך באדינונגען אין קיין פרייז צו איר, רופן
- Yoruba - Lati wonú awon isẹ̀ èdè l'ọfẹ́ fun ọ, pe 1-855-220-6506 (Licensed Entity).