

# **Benefit Summary**

Illinois - Charter Plus Charter Plus HSA - Plan BTJA

## What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health care services, when possible.

### What are the benefits of the UnitedHealthcare Charter Plus Plan with an HSA?

### Get a plan with a Primary Care Provider (PCP) to help coordinate your care and get an HSA.

This is a health plan that requires you to select a PCP who can help guide you through the health care system so you can get the right care at the right time. Plus, you can open a health savings account (HSA). An HSA is a personal bank account to help you save and pay for your health care, and help you save on taxes.

- > Select your personal PCP from the plan network. Each enrolled person must select a PCP. Your PCP must be in an area where you (the subscriber) lives. Your PCP will be your first point of contact when you need care.
- > There's coverage if you need to go out of the network. Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember out-of-network providers will likely charge you more.
- > You get the highest coverage when your PCP submits an online referral for you to see a network specialist. But, referrals are not required.
- > Preventive care is covered 100% in our network.

Not enrolled yet? Learn more about this plan and search for network doctors or hospitals at welcometouhc.com/Charterplushsa or call 1-866-873-3903, TTY 711, 8 a.m. to 8 p.m. local time, Monday through Friday.

# **Benefits At-A-Glance**

### What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

Co-insurance	Individual Deductible	Co-insurance
(Your cost for an office visit)	(Your cost before the plan starts to pay)	(Your cost share after the deductible)
20%	\$5,000	20%

20%

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

UnitedHealthcare Insurance Company of Illinois

Are you a member?

Easily manage your benefits online at myuhc.com<sup>®</sup> and on the go with the **UnitedHealthcare** Health4Me<sup>®</sup> mobile app.

For questions, call the member phone number on your health plan ID card.

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

# Your cost if you use Network Benefits

Your cost if you use Out-of-Network Benefits

**Annual Deductible - Combined Medical and Pharmacy** 

### What is an annual deductible?

The annual deductible is the amount you pay for Covered Health Care Services per year before you are eligible to receive Benefits. It does not include any amount that exceeds Allowed Amounts. The deductible may not apply to all Covered Health Care Services. You may have more than one type of deductible.

> All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.

Medical Deductible - Individual	\$5,000 per year	\$7,500 per year
Medical Deductible - Family	\$10,000 per year	\$15,000 per year
<b>Out-of-Pocket Limit - Combined Me</b>	edical and Pharmacy	

## What is an out-of-pocket limit?

The Out-of-Pocket Limit is the maximum you pay per year. Once you reach the Out-of-Pocket Limit, Benefits are payable at 100% of Allowed Amounts during the rest of that year.

- > Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit.
- > All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.

Out-of-Pocket Limit - Individual	\$6,350 per year	\$15,000 per year
Out-of-Pocket Limit - Family	\$12,700 per year	\$30,000 per year

# Your Costs

## What is co-insurance?

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated as a percentage of the Allowed Amount (for example, 20%). You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

### What is a co-payment?

A Co-payment is the amount you pay each time you receive certain Covered Health Care Services calculated as a set dollar amount (for example, \$50). You are responsible for paying the lesser of the applicable Co-payment or the Allowed Amount. Please see the specific Covered Health Care Service to see if a co-payment applies and how much you have to pay.

### What is Prior Authorization?

Prior Authorization is getting approval before you receive certain Covered Health Care Services. Physicians and other health care professionals who participate in a Network are responsible for obtaining prior authorization. However there are some Benefits that you are responsible for obtaining authorization before you receive the services. Please see the specific Covered Health Care Service to find services that require you to obtain prior authorization.

### Want more information?

Find additional definitions in the glossary at justplainclear.com.

# **Your Costs**

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Ambulance Services		
Emergency Ambulance:	20% co-insurance, after the medical deductible has been met.	20% co-insurance, after the network medical deductible has been met.
Non-Emergency Ambulance:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required for Non-Emergency Ambulance.	Prior Authorization is required for Non-Emergency Ambulance.
Amino Acid-Based Elemental For	mulas	
	20% co-insurance, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.	50% co-insurance, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.
Cellular and Gene Therapy		
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Clinical Trials		
	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Congenital Heart Disease (CHD) S	Surgeries	
	20% co-insurance, after the medical deductible has been met for services provided with a referral to the admitting Network Specialist or other Network Physician from your Primary Care Physician.	50% co-insurance, after the medical deductible has been met.
	20% co-insurance, after the medical deductible has been met for services provided without a referral from your Primary Care Physician.	
		Prior Authorization is required.
Dental Services - Accident Only		
	20% co-insurance, after the medical deductible has been met.	20% co-insurance, after the network medical deductible has been met.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental Services - Anesthesia and	Facility	
	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Diabetes Services		
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care:	The amount you pay is based on where provided.	e the covered health care service is
Diabetes Self-Management Items:	The amount you pay is based on where the covered health care service is provided under Durable Medical Equipment (DME), Orthotics and Supplies and in the Outpatient Prescription Drug Rider.	
		Prior Authorization is required for DME that costs more than \$1,000.
Durable Medical Equipment (DME	), Orthotics and Supplies	
Limited to a single purchase of a type of DME or orthotic every three years. Repair and/or replacement of DME or orthotics would apply to this limit in the same manner as a purchase. This limit does not apply to wound vacuums.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for DME or orthotics that costs more than \$1,000.
Emergency Health Care Services	- Outpatient	
	20% co-insurance, after the medical deductible has been met.	20% co-insurance, after the network medical deductible has been met.
		Notification is required if confined in an Out-of-Network Hospital.
Examination and Treatment for Se	exual Assault	
	You pay nothing. A deductible does not apply.	You pay nothing. A deductible does not apply.
Gender Dysphoria		
	The amount you pay is based on where provided and in the Outpatient Prescrip	
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Habilitative Services		
Inpatient: Inpatient services for adults 19 years of age and older are limited per year as follows: Limit will be the same as, and combined with, those stated under Skilled Nursing Facility/Inpatient Rehabilitation Services. For Dependents under 19 years of age, no limits apply.	The amount you pay is based on where provided.	e the covered health care service is
Outpatient: Outpatient therapies: Manipulative Treatment. Post-cochlear implant aural therapy. Cognitive therapy. For the above outpatient therapies: Limits will be the same as, and combined with, those stated under Rehabilitation Services – Outpatient Therapy and Manipulative Treatment. Visit limits for Treatment for Autism Spectrum Disorders for Enrolled Dependents under 21 years of age do not apply.	<ul> <li>20% co-insurance, after the medical deductible has been met for manipulative treatment services provided by a Network Specialist or other Network Physician with a referral from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for manipulative treatment services provided without a referral from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for your Primary Care Physician.</li> </ul>	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain Inpatient services.
Hearing Aids		

Limited to one hearing instrument per impaired ear every 36 months. Benefits include repairs and/or replacement of a hearing instrument when Medically Necessary.

20% co-insurance, after the medical deductible has been met.

50% co-insurance, after the medical

deductible has been met.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Home Health Care		
Limited to 60 visits per year. One visit equals up to four hours of skilled care services. This visit limit does not include any service which is billed only for the administration of intravenous infusion. To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider we identify.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Hospice Care		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for Inpatient Stay.
Hospital - Inpatient Stay		
	<ul> <li>20% co-insurance, after the medical deductible has been met for services provided with a referral to the admitting Network Specialist or other Network Physician from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for services provided without a referral from your Primary Care Physician</li> </ul>	50% co-insurance, after the medical deductible has been met.
	Primary Care Physician.	
		Prior Authorization is required.
Infertility Services		500/ ap in guran ap - ft - r (h - r - 1) 1
Benefits for Assisted Reproductive Technology (ART) are limited to four oocyte retrievals per plan year; however, if a retrieval is followed by a live birth, two additional oocyte retrievals will be covered. Following the final oocyte retrieval, Benefits will be provided for one subsequent procedure to transfer the oocytes or sperm to the Covered Person.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required.	Prior Authorization is required.

Your Costs		
Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Lab, X-Ray and Diagnostic - Outp	atient	
Lab Testing - Outpatient: Limited to 18 Presumptive Drug Tests per year. Limited to 18 Definitive Drug Tests per year.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
X-Ray and Other Diagnostic Testing - Outpatient:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for Genetic Testing, sleep studies, stress echocardiography and transthoracic echocardiogram services.
Major Diagnostic and Imaging - O	utpatient	
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Mental Health Care and Substanc	e Use Disorders Services	
Inpatient:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Outpatient:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Partial Hospitalization/Intensive Outpatient Treatment:	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain Inpatient, Outpatient and Partial Hospitalization/Intensive

		Outpatient Treatment services.
Ostomy Supplies		
Limited to \$2,500 per year.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Pharmaceutical Products - Outpa	tient	
This includes medications given at a doctor's office, or in a Covered Person's home.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.

# Your cost if you use Network Benefits

# Your cost if you use Out-of-Network Benefits

### Physician Fees for Surgical and Medical Services

**Covered Health Care Services** 

	<ul> <li>20% co-insurance, after the medical deductible has been met for services provided by your Primary Care Physician, Network obstetrician or gynecologist.</li> <li>20% co-insurance, after the medical deductible has been met for services provided by a Network Specialist or other Network Physician with a referral from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for services provided without a referral from your Primary Care Physician.</li> </ul>	50% co-insurance, after the medical deductible has been met.
Physician's Office Services - Sick	ness and Injury	
	<ul> <li>20% co-insurance, after the medical deductible has been met for services provided by your Primary Care Physician, Network obstetrician or gynecologist.</li> <li>20% co-insurance, after the medical deductible has been met for services provided by a Network Specialist or other Network Physician with a</li> </ul>	50% co-insurance, after the medical deductible has been met.
	other Network Physician with a referral from your Primary Care Physician. 20% co-insurance, after the medical deductible has been met for services provided without a referral from your Primary Care Physician.	

## Pregnancy - Maternity Services

The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.

> Prior Authorization is required if the stay in the hospital is longer than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.

# **Prescription Drug Benefits**

Prescription drug benefits are shown in the Prescription Drug benefit summary.

# Your cost if you use Network Benefits

# Your cost if you use Out-of-Network Benefits

### Preventive Care Services

**Covered Health Care Services** 

Physician Office Services, Lab, X-Ray or other preventive tests.	You pay nothing for services provided by your Primary Care Physician, Network obstetrician or gynecologist. A deductible does not apply. You pay nothing for services provided by a Network Specialist or	50% co-insurance, after the medical deductible has been met.
	other Network Physician with a referral from your Primary Care	
	Physician. A deductible does not apply.	

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.

### **Prosthetic Devices**

Limited to a single purchase of each type of prosthetic device every three years. Repair and/or replacement of a prosthetic device would apply to this limit in the same manner as a purchase. 20% co-insurance, after the medical deductible has been met.

50% co-insurance, after the medical deductible has been met.

Prior Authorization is required for Prosthetic Devices that costs more than \$1,000.

## **Reconstructive Procedures**

The amount you pay is based on where the covered health care service is provided.

Prior Authorization is required.

# **Rehabilitation Services - Outpatient Therapy and Manipulative Treatment**

Limited to: 20% co-insurance, after the medical 50% co-insurance, after the medical deductible has been met for deductible has been met. 60 visits of pulmonary rehabilitation manipulative treatment services therapy. provided by a Network Specialist or 60 visits of cardiac rehabilitation other Network Physician with a therapy. referral from your Primary Care 60 visits of physical therapy for Physician. multiple sclerosis. 20% co-insurance, after the medical 60 visits of post-cochlear implant aural deductible has been met for therapy. manipulative treatment services 60 visits of cognitive rehabilitation provided without a referral from your Primary Care Physician. therapy. 20 visits of Manipulative Treatments. 20% co-insurance, after the medical deductible has been met for all other rehabilitation services.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Scopic Procedures - Outpatient D	liagnostic and Therapeutic	
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.	<ul> <li>20% co-insurance, after the medical deductible has been met for services provided by your Primary Care Physician, Network obstetrician or gynecologist.</li> <li>20% co-insurance, after the medical deductible has been met for services provided with a referral to the servicing Network Specialist or other Network Physician from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for services provided with a referral to the servicing Network Specialist or other Network Physician from your Primary Care Physician.</li> </ul>	50% co-insurance, after the medical deductible has been met.
Skilled Nursing Facility / Inpatient	t Rehabilitation Facility Services	
Limited to 60 days per year.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Surgery - Outpatient		
	<ul> <li>20% co-insurance, after the medical deductible has been met for services provided by your Primary Care Physician, Network obstetrician or gynecologist.</li> <li>20% co-insurance, after the medical deductible has been met for services provided with a referral to the servicing Network Specialist or other Network Physician from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for services provided with a referral to the servicing Network Specialist or other Network Physician from your Primary Care Physician.</li> <li>20% co-insurance, after the medical deductible has been met for services provided without a referral from your Primary Care Physician.</li> </ul>	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain services.

# Temporomandibular Joint (TMJ) and Craniomandibular Disorder (CMD) Services

The amount you pay is based on where the covered health care service is provided.

Prior Authorization is required for Inpatient Stay.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Therapeutic Treatments - Outpatie	ent	
Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain services.
Transplantation Services		
Network Benefits must be received from a Designated Provider.	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Urgent Care Center Services		
	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Virtual Visits		
Network Benefits are available only when services are delivered through a Designated Virtual Visit Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com <sup>®</sup> or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.	20% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult/Child)
- Glasses
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (Adult/Child)
- Routine Foot Care
- Weight Loss Programs

For Internal Use only:

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Gated BP HSA/Comb/Emb/47243/2018

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação. UnitedHealthcare Insurance Company of Illinois does not treat members differently because of sex, age, race, color, disability or national origin. ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili If you think you were treated unfairly because of your sex, age, race, color, servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di disability or national origin, you can send a complaint to Civil Rights Coordinator. telefono verde indicato sulla vostra tessera identificativa. ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos Online: UHC Civil Rights@uhc.com sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an. Mail: Civil Rights Coordinator. United HealthCare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130 注意事項:日本語(Japanese)を話される場合、無料の言語支援サービス をご利用いただけます。健康保険証に記載されているフリーダイヤルに お電話ください。 You must send the 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. توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده نماس بگیرید. If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. ध्यान दें: यदि आप **हिंदी** (Hindi) बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्धे हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें। You can also file a complaint with the U.S. Dept. of Health and Human Services. CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim ghia tus kheej. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ** <sub>(Khmer)</sub>សេវាជំនួយភាសាងោយឥតគិតថ្លៃ Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD) តិមានសំរាប់អ្នក។ Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW សូមទូរស័ព្ទទៅល់ខតតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណបណ្ណរបស់អ្នក។ Room 509F, HHH Building Washington, D.C. 20201 We provide free services to help you communicate with us. Such as, letters in others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo ATTENTION: If you speak English, language assistance services, free of DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee charge, are available to you. áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitl'izí bee Please call the toll-free phone number listed on your identification card. nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih. ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka aparece en su tarjeta de identificación. bilaashka ee ku yaalla kaarkaaga aqoonsiga. 請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥 打會員卡所列的免付費會員電話號碼。 XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị. 알림: **한국어(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용 하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문 의하십시오. PAALALA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card. ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте. نتبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني الموجود على معرّف العضوية. ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w. ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification. UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.