

Summary of Benefits and Coverage

Coverage for: Self Only, Self Plus One or Self and Family | Plan Type: HMO



This is only a summary. Please read the FEHB Plan brochure RI 73-885 that contains the complete terms of this plan. **All benefits are subject to the definitions, limitations, and exclusions set forth in the FEHB Plan brochure.** Benefits may vary if you have other coverage, such as Medicare. You can get the FEHB Plan brochure at www.ihfederal.com or by calling 1-800-245-7919.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	Participating: Self \$0 /Self Plus One or Self and Family \$0 .	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Participating: Self \$5,000 /Self Plus One or Self and Family \$6,850 .	The out-of-pocket limit , or catastrophic maximum, is the most you could pay during the year for your share of the cost of covered services. This limit helps you plan for health care expenses. The "per covered individual" amount is the most that any one member would have to pay, regardless of whether the individual is enrolled in Self Plus One, or Self and Family.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of preferred providers , see www.ihfederal.com or call 1-800-245-7919.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. [We use the terms preferred or participating for providers in our network .] See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	Yes, for in-network specialists .	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See this plan's FEHB brochure for additional information about excluded services .

Questions: Call 1-800-245-7919 or visit us at www.ihfederal.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary.
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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider (plus you may be balance billed)	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 copay/visit	Not covered	Copay applies to all Primary Care Physicians (PCP) including one that is not the member's selected PCP.
	Specialist visit	\$40 copay/visit	Not covered	————— None —————
	Other practitioner office visit	25% coinsurance	Not covered	Coverage is limited to 20 visits per calendar year for Chiropractic care.
	Preventive care/screening/immunization	No charge	Not covered	Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	\$20 copay/ visit PCP office; \$40 copay/visit specialist office	Not covered	————— None —————
	Imaging (CT/PET scans, MRIs)	\$175 copay/visit	Not covered	Pre-authorization may be required.

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<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available at www.aetna.com/pharmacy-insurance/individuals-families.</p> <p>Value Plus Five Tier Open Formulary</p>	Formulary generic drugs	Copay/ prescription: \$10 (retail), \$20 (mail order)	Not covered	<p>Covers 30-day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for formulary generic FDA-approved women's contraceptives from preferred pharmacy. Review your formulary for prescriptions requiring precertification or step therapy for coverage. Your cost will be higher for choosing Brand over Generics.</p> <p>First prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy Networks. Subsequent fills must be through Aetna Specialty Pharmacy Networks.</p>
	Formulary brand drugs	Copay/ prescription: \$35 (retail), \$70 (mail order)	Not covered	
	Non-formulary brand drugs	Copay/ prescription: \$100 (retail), \$200 (mail order)	Not covered	
	Specialty drugs	Preferred: 50% coinsurance up to a \$250 maximum, Non-preferred: 50% coinsurance up to a \$500 maximum / prescription.	Not covered	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	\$175 copay/visit	Not covered	_____ None _____
	Physician/surgeon fees	No charge	Not covered	_____ None _____
<p>If you need immediate medical</p>	Emergency room services	\$200 copay/visit	\$200 copay/visit	No coverage for non-emergency use.

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	Emergency medical transportation	Ground \$100 copay per trip, Air/Sea ambulance \$150 copay per trip	Ground \$100 copay per trip, Air/Sea ambulance \$150 copay per trip	————— None —————
	Urgent care	\$75 copay/visit	\$75 copay/visit	No coverage for non-urgent use.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 copay/day first 5 days per stay; no charge thereafter	Not covered	Pre-authorization required for care.
	Physician/surgeon fee	No charge	Not covered	————— None —————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$40 copay/visit	Not covered	————— None —————
	Mental/Behavioral health inpatient services	\$200 copay/day first 5 days per stay; no charge thereafter	Not covered	Pre-authorization required for care.
	Substance use disorder outpatient services	\$40 copay/visit	Not covered	————— None —————
	Substance use disorder inpatient services	\$200 copay/day first 5 days per stay; no charge thereafter	Not covered	Pre-authorization required for care.
If you are pregnant	Prenatal and postnatal care	No charge for prenatal care and first postnatal visit	Not covered	Subsequent postnatal visits \$20 copay/visit for PCP; \$40 copay/visit for specialist.
	Delivery and all inpatient services	\$200 copay/day first 5 days per stay; no charge thereafter	Not covered	Pre-authorization may be required. Includes outpatient postnatal care.

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider (plus you may be balance billed)	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	Coverage is limited to 3 visits per day up to 4 hours per visit. Pre-authorization required for care.
	Rehabilitation services	\$40 copay/visit	Not covered	Coverage is limited to 60 visits per calendar year for Physical & Occupational Therapy combined, 60 visits per calendar year for Speech Therapy.
	Habilitation services	\$40 copay/visit	Not covered	Coverage is limited to 60 visits per calendar year for Physical & Occupational Therapy combined, 60 visits per calendar year for Speech Therapy.
	Skilled nursing care	30% coinsurance	Not covered	Coverage is limited to 60 days per calendar year. Pre-authorization required for care.
	Durable medical equipment	30% coinsurance	Not covered	————— None —————
	Hospice service	No charge	Not covered	Pre-authorization required for care.
If your child needs dental or eye care	Eye exam	\$40 copay/visit	Not covered	Coverage is limited to 1 routine eye exam per 12 months.
	Glasses	Not covered	Not covered	Not covered.
	Dental check-up	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:
Services Your Plan Does NOT Cover (This isn't a complete list. Check this plan's FEHB brochure for other excluded services.)

- Cosmetic surgery
- Dental care (Adult & Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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Other Covered Services (This isn't a complete list. Check this plan's FEHB brochure for other covered services and your costs for these services.)

- Acupuncture – Covered in lieu of anesthesia.
- Bariatric surgery
- Chiropractic care – Coverage is limited to 20 visits per calendar year.
- Routine eye care (Adult) – Coverage is limited to 1 routine eye exam per 12 months.
- Routine foot care – Coverage is limited to active treatment for a metabolic or peripheral vascular disease.
- Weight loss programs – Coverage is limited to dietary and nutritional counseling.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending on the circumstances, you may be eligible for a 31-day free extension of coverage, to convert to an individual policy, and to receive temporary continuation of coverage (TCC). Your TCC rights will be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. An individual policy may also provide different benefits than you had while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, see the FEHB Plan brochure, contact your HR office/retirement system, contact your plan at 1-800-245-7919 or visit www.opm.gov/insure/health.

Your Grievance and Appeal Rights:

If you are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal**. For information about your **appeal** rights please see Section 3, “How you get care,” and Section 8 “The disputed claims process,” in your plan's FEHB brochure.

If you need assistance, you can contact: 1-800-245-7919.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **Coverage under this plan qualifies as minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.**

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-245-7919.

如果需要中文的帮助, 请拨打这个号码 1-800-245-7919.

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-245-7919.

Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-245-7919.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers: \$7,540**
- **Plan pays \$6,440**
- **Patient pays \$1,100**

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$900
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$1,100

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers: \$5,400**
- **Plan pays \$4,220**
- **Patient pays \$1,180**

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$700
Coinsurance	\$400
Limits or exclusions	\$80
Total	\$1,180

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care need?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-800-245-7919.

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

Innovation Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Innovation Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Innovation Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Innovation Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, PO Box 14462, Lexington, KY 40512, 1-800-648-7817, TTY 711, Fax 859-425-3379, CRCoordinator@aetna.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

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

Innovation Health is the brand name used for products and services provided Innovation Health Insurance Company and/or Innovation Health Plan, Inc. Innovation Health is an affiliate of Inova and Aetna Life Insurance Company and its affiliates. Aetna and its affiliates provide certain management services to Innovation Health.

- Hawaiian - No ke kōkua ma ka ‘ōlelo Hawai‘i, e kahea aku i ka helu kelepona 1-800-245-7919. Kāki ‘ole ‘ia kēia kōkua nei.
- Hindi - हिन्दी में भाषा सहायता के लिए, 1-800-245-7919 पर मुफ्त कॉल करें।
- Hmong - Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 1-800-245-7919.
- Ibo - Maka enyemaka asusu na Igbo kpoo 1-800-245-7919 na akwughị ugwo o bula
- Ilocano - Para iti tulong ti pagsasao iti pagsasao tawagan ti 1-800-245-7919 nga awan ti bayadanyo.
- Italian - Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-245-7919.
- Japanese - 日本語で援助をご希望の方は、1-800-245-7919 まで無料でお電話ください。
- Karen - လာဝတီမလၢလာဝတီကတိတ်ကိတ်အင်္ဂါ ကိတ် ကိတ်: 1-800-245-7919 လာဝတီအိတ်ဒီးတိတ်လာဝတီကတိတ်ကိတ်
- Korean - 한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-245-7919번으로 전화해 주십시오.
- Kru-Bassa - Be'm'ké gbo-kpá-kpá dyé pídyi dé Bašwó`wuđũñ wéé, dá 1-800-245-7919
- Kurdish - برای راهنمایی به زبان فارسی با شماره 1-800-245-7919 به خورایی پیامندی بکن.
- Laotian - ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປພາສາລາວ, ກະລຸນາໂທຫາ 1-800-245-7919 ໂດຍບໍ່ເສຍຄ່າໂທ.
- Marathi - तीलभाषा (मराठी) सहाय्यासाठी 1-800-245-7919 क्रमांकावरकोणत्याहीखर्चाशुधायिकॉलकरा.
- Marshallese - Ñan bōk jipañ ilo Kajin Majol, kallok 1-800-245-7919 ilo ejjelok wōnān.
- Micronesian-Pohnpeyan - Ohng palien sawas en soun kawewe ni omw lokaia Ponape koahl 1-800-245-7919 ni sohte isais.
- Mon-Khmer, Cambodian - សម្រាប់ជំនួយភាសាជា ភាសាខ្មែរ សូមទូរស័ព្ទទទេកាន់លេខ 1-800-245-7919 ដោយឥតគិតថ្លៃ។
- Navajo - T'áá shi shizaad k'ehjí bee shiká a'doowol nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 1-800-245-7919
- Nepali - (नेपाली) मा नःशुल्क भाषा सहायता पाउनका लागि 1-800-245-7919 मा फोन गर्नुहोस् ।
- Nilotic-Dinka - Tën kuwoŋy ë thok ë Thuonjäŋ col 1-800-245-7919 kecin ayöc.
- Norwegian - For språkassistanse på norsk, ring 1-800-245-7919 kostnadsfritt.
- Panjabi - ਪੰਜਾਬੀ ਵੱਲੋਂ ਭਾਸ਼ਾਈ ਸਹਾਇਤਾ ਲਈ, 1-800-245-7919 'ਤੇ ਮੁਫਤ ਕਾਲ ਕਰੋ।
- Pennsylvania Dutch - Fer Hilfe in Deutsch, ruf: 1-800-245-7919 aa. Es Aaruf koschtet nix.
- Persian - برای راهنمایی به زبان فارسی با شماره 1-800-245-7919 بدون هیچ هزینه ای تماس بگیرید. انگلیسی
- Polish - Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-800-245-7919.

- Portuguese - Para obter assistência linguística em português ligue para o 1-800-245-7919 gratuitamente.
- Romanian - Pentru asistență lingvistică în românește telefonați la numărul gratuit 1-800-245-7919
- Russian - Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-245-7919.
- Samoan - Mo fesoasoani tau gagana I le Gagana Samoa vala'au le 1-800-245-7919 e aunoa ma se totagi.
- Serbo-Croatian - Za jezičnu pomoć na hrvatskom jeziku pozovite besplatan broj 1-800-245-7919.
- Spanish - Para obtener asistencia lingüística en español, llame sin cargo al 1-800-245-7919.
- Sudanic-Fulfude - Fii yo on hebu balal e ko yowitii e haala Pular noddee e oo numero doo 1-800-245-7919. Njodi woo fawaaki on.
- Swahili - Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-800-245-7919 bila malipo.
- Syriac - ܟܠܗܘܢܗܘܢ ܟܠܗܘܢܗܘܢ ܟܠܗܘܢܗܘܢ ܟܠܗܘܢܗܘܢ ܟܠܗܘܢܗܘܢ ܟܠܗܘܢܗܘܢ 1-800-245-7919 ܟܠܗܘܢܗܘܢ.
- Tagalog - Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-800-245-7919 nang walang bayad.
- Telugu - భషణి సాయం కోరకు ఎలాంటి ఖరీచు లేకుండా 1-800-245-7919 కు కాల్ చేయండి. (తీలుగు)
- Thai - สำหรับความช่วยเหลือทางด้านภาษาเป็น ภาษาไทย โทร 1-800-245-7919 ฟรีไม่มีค่าใช้จ่าย
- Tongan - Kapau 'oku fiema'u hā tokoni 'i he lea faka-Tonga telefoni 1-800-245-7919 'o 'ikai hā tōtōngi.
- Trukese - Ren ánnisinisn chiakú ren (Kapasen Chuuk) kopwe kékkéeri 1-800-245-7919 nge esapw kamé ngonuk.
- Turkish - (Dil) çağırısı dil yardım için. Hiçbir ücret ödemedi 1-800-245-7919.
- Ukrainian - Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-800-245-7919.
- Urdu - اگر کسی کو گفتگو کی ضرورت ہے تو 1-800-245-7919 پر بلا کوئی خرچہ دے کر
- Vietnamese - Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-800-245-7919.
- Yiddish - פאר שפראך הילף אין אידיש רופ 1-800-245-7919 פון אפצאל.
- Yoruba - Fún irànlọwọ nípa èdè (Yorùbá) pe 1-800-245-7919 láí san owó kankan rárá.