



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, call 1-855-OSCAR-55 or visit <https://www.hioscar.com/forms/2020/mo>. 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 www.dol.gov/ebsa/healthreform or call 1-855-OSCAR-55 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$0 individual / \$0 family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Yes. Preventive care and pre- and post-natal care.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$5,500 individual / \$11,000 family for prescription drug coverage . There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan ?	\$8,150 individual / \$16,300 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance billing charges, and healthcare this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.hioscar.com or call 1-855-OSCAR-55 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	\$50 copay /visit Deductible does not apply	Not Covered	Telehealth Visits from Oscar Designated Telehealth Providers are covered in full; deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral .
	Specialist visit	No charge	\$90 copay /visit Deductible does not apply	Not Covered	Cost sharing waived at non-IHCP with IHCP referral .
	Preventive care/ screening/ immunization	No charge	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	\$90 copay /visit Deductible does not apply (x-ray), \$50 copay /visit Deductible does not apply (lab work)	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
	Imaging (CT/PET scans, MRIs)	No charge	\$200 copay /visit Deductible does not apply	Not Covered	Preauthorization is required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.hioscar.com/search/MO/drugs?year=2020	Generic drugs	No charge	\$3 copay /prescription Deductible does not apply (retail), \$7.50 copay /prescription Deductible does not apply (mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.hioscar.com/search/MO/drugs?year=2020</p>	Preferred brand drugs	No charge	\$200 copay /prescription Deductible does not apply (retail), \$500 copay /prescription Deductible does not apply (mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
	Non-preferred brand drugs	No charge	50% coinsurance subject to pharmacy deductible (retail/mail order)	Not Covered	Covers up to 30 day supply at retail and up to 90 day supply for mail order. Preauthorization / step therapy may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
	Specialty drugs	No charge	50% coinsurance subject to pharmacy deductible (retail/mail order)	Not Covered	Covers up to 30 day supply through Oscar Specialty Pharmacy. Preauthorization /step therapy may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	No charge	\$1000 copay /visit Deductible does not apply	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
	Physician/surgeon fees	No charge	\$300 copay /visit Deductible does not apply	Not Covered	Preauthorization may be required. If you don't get preauthorization , payment for care may be denied. Cost sharing waived at non-IHCP with IHCP referral .
<p>If you need immediate medical attention</p>	Emergency room care	No charge	\$1000 copay /visit Deductible does not apply (ER Facility Fee), No charge (ER Physician Fee)	\$1000 copay /visit Deductible does not apply (ER Facility Fee), No charge (ER Physician Fee)	Cost sharing waived at non-IHCP with IHCP referral .

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency medical transportation</u>	No charge	\$1000 <u>copay</u> /visit <u>Deductible</u> does not apply	\$1000 <u>copay</u> /visit <u>Deductible</u> does not apply	<u>Preauthorization</u> required for non-emergency ambulance transportation. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No charge	\$100 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$3000 <u>copay</u> /day up to 2 days <u>Deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions. If you don't get <u>preauthorization</u> , payment for care may be denied. The \$3000 <u>copayment</u> will apply for a maximum of 2 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	\$300 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	<u>Preauthorization</u> required. If you don't get <u>preauthorization</u> , payment for care may be denied. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$50 <u>copay</u> /visit <u>Deductible</u> does not apply (office visit), \$1000 <u>copay</u> /visit <u>Deductible</u> does not apply (for other outpatient services)	Not Covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Inpatient services	No charge	\$3000 <u>copay</u> /day up to 2 days <u>Deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions. If you don't get <u>preauthorization</u> , payment for care may be denied. The \$3000 <u>copayment</u> will apply for a maximum of 2 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you are pregnant	Office Visit	No charge	No charge	Not Covered	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>cost-sharing</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you are pregnant	Childbirth/delivery professional services	No charge	\$300 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	Cost-sharing does not apply for preventive services . Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral .
	Childbirth/delivery facility services	No charge	\$3000 <u>copay</u> /day up to 2 days <u>Deductible</u> does not apply	Not Covered	Cost-sharing does not apply for preventive services . Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). The \$3,000 per day copayment will apply for a maximum of 2 days. Cost sharing waived at non-IHCP with IHCP referral .
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	\$90 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	100 visits per Benefit Period. Limit does not apply to Private Duty Nursing; Private Duty Nursing is limited to 82 visits per Benefit Period. Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral .
	<u>Rehabilitation services</u>	No charge	\$90 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	20 visits per Benefit Period per therapy for Physical and Occupational Therapies. Unlimited visits for Speech Therapy. Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral .
	<u>Habilitation services</u>	No charge	\$90 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	20 visits per Benefit Period per therapy for Physical and Occupational Therapies. Unlimited visits for Speech Therapy. Preauthorization may be required. Cost sharing waived at non-IHCP with IHCP referral .
	<u>Skilled nursing care</u>	No charge	\$3000 <u>copay</u> /day up to 2 days <u>Deductible</u> does not apply	Not Covered	150 days per Benefit Period. The \$3000 copayment will apply for a maximum of 2 days. Cost sharing waived at non-IHCP with IHCP referral .

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Durable medical equipment</u>	No charge	50% <u>coinsurance</u> <u>Deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required for high-cost DME. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Hospice services</u>	No charge	\$3000 <u>copay</u> /day up to 2 days <u>Deductible</u> does not apply	Not Covered	Inpatient hospice care is subject to the inpatient hospital <u>cost-sharing</u> . <u>Preauthorization</u> may be required. If you don't get <u>preauthorization</u> , payment for care may be denied. The \$3,000 per day <u>copayment</u> will apply for a maximum of 2 days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If your child needs dental or eye care	Children's eye exam	No charge	\$90 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	1 exam per year <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Children's glasses	No charge	50% <u>coinsurance</u> <u>Deductible</u> does not apply	Not Covered	1 prescribed lenses and frames per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Children's dental check-up	No charge	No charge	Not Covered	Limited to 1 exam every 6 months

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**.)

- Abortion
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

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

- Chiropractic care
- Hearing aids
- Private-duty nursing (82 visits per Benefit Period)
- Routine foot care

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

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: Missouri Department of Insurance - Consumer Affairs Division, P.O. Box 690, Jefferson City, MO 65102 at **800-726-7390** or <http://insurance.mo.gov/consumers> or contact Oscar at **1-855-OSCAR-55**. 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 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 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: <http://insurance.mo.gov/consumers>

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have **Minimum Essential Coverage** for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the 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**.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al **1-855-OSCAR-55**.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1-855-OSCAR-55**.]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 **1-855-OSCAR-55**.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' **1-855-OSCAR-55**.]

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

* For more information about limitations and exceptions, see the plan or policy document at www.hioscar.com/forms.

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 copay	\$90
■ Hospital (facility) copay	\$3000
■ Other coinsurance	50%

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)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$3,500
Coinsurance	\$0

What isn't covered	
Limits or exclusions	\$60

The total Peg would pay is:	\$3,560
------------------------------------	----------------

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 copay	\$90
■ Hospital (facility) copay	\$1000
■ Other coinsurance	50%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$4,900
Coinsurance	\$0

What isn't covered	
Limits or exclusions	\$60

The total Joe would pay is:	\$4,960
------------------------------------	----------------

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist copay	\$90
■ Hospital (facility) copay	\$1000
■ Other coinsurance	50%

This EXAMPLE event includes services like:

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

Total Example Cost	\$1,900
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,700
Coinsurance	\$100

What isn't covered	
Limits or exclusions	\$0

The total Mia would pay is:	\$1,800
------------------------------------	----------------

Note: These numbers assume the patient does not participate in the **plan's** wellness program. If you participate in the **plan's** wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: **1-855-OSCAR-55** or **www.hioscar.com**.

Note: These numbers assume the patient received care from an IHCP **provider** or with IHCP **referral** at a non-IHCP. If you receive care from a non-IHCP **provider** without a **referral** from an IHCP your costs may be higher.

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

Notice of Non-Discrimination:

Discrimination is Against the Law

Oscar complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. Coverage for medically necessary health services is made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender. Oscar will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. Oscar will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual.

Oscar:

- 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 at all times to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at 1-855-OSCAR-55 (TTY: 7-1-1).

If you believe that Oscar 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:

CA Members: Oscar Health Plan of California, Attention Grievances
9942 Culver City Blvd., PO Box 1279, Culver City, CA 90232

All other Members: Oscar Insurance, Attention: Grievances, PO Box 52146, Phoenix, AZ 85072

1-855-OSCAR-55 (TTY: 7-1-1), Mon - Fri 8 am - 8 pm/ Sat - Sun 9 am - 5 pm (EST), Fax: 1-888-977-2062, Email: help@hioscar.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Oscar's Grievances Department 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, 800-537-7697 (TDD)

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

Language Assistance Services for the Deaf or Hard of Hearing

ATTENTION: If you are deaf or hard of hearing, talk to text services, free of charge, are available to you. Call 1-855-Oscar-55 and dial 711 to receive TTY/TDD services.

Español (Spanish): ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-OSCAR-55.

繁體中文 (Chinese): 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-OSCAR-55。

Русский (Russian): ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-OSCAR-55.

Kreyòl Ayisyen (French Creole): ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-OSCAR-55.

한국어 (Korean): 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-OSCAR-55 번으로 전화해 주십시오.

Italiano (Italian): ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-OSCAR-55.

אידיש (Yiddish): אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. 1-855-OSCAR-55 רופט.

বাংলা (Bengali): লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-855-OSCAR-55.

Polski (Polish): UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-OSCAR-55.

العربية (Arabic): ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-855-OSCAR-55.

Français (French): ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-OSCAR-55.

اُردُو (Urdu): خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-855-OSCAR-55

Tagalog (Tagalog – Filipino): PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-OSCAR-55.

λληνικά (Greek): ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-855-OSCAR-55.

Shqip (Albanian): KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-855-OSCAR-55.

Tiếng Việt (Vietnamese): CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-OSCAR-55.

हिंदी (Hindi): ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-855-OSCAR-55 पर कॉल करें।

فارسی (Farsi): توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما .بگیرید 1-855-OSCAR-55.

Deutsch (German): ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-OSCAR-55.

ગુજરાતી (Gujarati): સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-855-OSCAR-55.

日本語 (Japanese): 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-OSCAR-55 まで、お電話にてご連絡ください。

ພາສາລາວ (Lao): ໂປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-855-OSCAR-55.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-OSCAR-55.

አማርኛ (Amharic): ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች በነፃ ሊያገኙዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-855-OSCAR-55.

Հայերեն (Armenian): Ուշադրություն: Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցություններ: Ձանգահարեք 1-855-OSCAR-55.

ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-855-OSCAR-55. 'ਤੇ ਕਾਲ ਕਰੋ।

ខ្មែរ (Cambodian): ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, វេនដំឡើងសេវាជំនួយភាសា ដោយមិនគិតថ្លៃ អ៊ីចឹងមានសំណប់បំប្លែង។ ចូរ ទូរស័ព្ទ 1-855-OSCAR-55. ។

Hmoob (Hmong): LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-855-OSCAR-55.

ภาษาไทย (Thai): ถ้าคุณพูดภาษาไทยคุณสามารถใช้ บริการช่วยเหลือทางภาษาได้ ฟรี โทร 1-855-OSCAR-55.

Deutsch (Pennsylvania Dutch): Wann du [Deitsch (Pennsylvania German / Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf

selli Nummer uff: Call 1-855-OSCAR-55.

Oroomiffa (Oromo): XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-855-OSCAR-55.

Nederlands (Dutch): AANDACHT: Als u niederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-855-OSCAR-55.

Українська (Ukrainian): УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-855-OSCAR-55.

Română (Romanian): ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-OSCAR-55.

Navajo Diné Bizaad: Dii baa akó nínizín: Dii saad bee yáníłtí'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-855-OSCAR-55 (TTY: 711.)

Srpsko-hrvatski (Serbo-Croatian): OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-855-OSCAR-55