Coverage Period: 01/01/2020 - 12/31/2020 Coverage for: Individual + Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>1-855-OSCAR-55</u> or visit <a href="https://www.hioscar.com/forms/2020/nj">https://www.hioscar.com/forms/2020/nj</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> or call <u>1-855-OSCAR-55</u> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,300 individual / \$4,600 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive care and pre- and post-natal care.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <b>out-of- pocket limit</b> for this <b>plan</b> ?	\$2,500 individual / \$5,000 family	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</u> <u>limit</u> ?	Premiums, <u>balance</u> <u>billing</u> charges, and healthcare this <u>plan</u> 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 <u>network</u> <u>provider</u> ?	Yes. See www.hioscar.com or call 1-855-OSCAR-55 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . 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</u> 's 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.

	Services You May Need	What You Will Pay		Limitations Eventions 9 Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	Telemedicine Visits from Oscar Designated Telemedicine <b>Providers</b> are covered in full; <b>deductible</b> does not apply.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$75 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	None.
provider 5 office of chilic	Preventive care/ screening/ immunization	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services you need are preventive. Then check what your <b>plan</b> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$75 <b>copay</b> /visit subject to <b>deductible</b> (x-ray), \$75 <b>copay</b> /visit <b>Deductible</b> does not apply (blood work)	Not Covered	Laboratory procedures performed by Quest Labs are \$0, and not subject to <b>deductible</b> .
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Preauthorization is required.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	\$25 <u>copay/prescription</u> <u>Deductible</u> does not apply (retail), \$75 <u>copay/prescription</u> <u>Deductible</u> does not apply (mail order)	Not Covered	- Covers up to 30 day supply at retail
More information about prescription drug coverage is available at www.hioscar.com/search/NJ/drugs?year=2020	Preferred brand drugs (Tier 2)	30% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	and up to 90 day supply for mail order.  Preauthorization may be required.
	Non-preferred brand drugs (Tier 3)	50% <u>coinsurance</u> subject to <u>deductible</u> (retail/mail order)	Not Covered	

	Services You May Need	What You Will Pay		Limitations Evacutions ? Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.hioscar.com/search/NJ/drugs?year=2020	<u>Specialty drugs</u>	Covered as Preferred brand drug or Non-preferred brand drug, as applicable. Refer to the Tier 2 and Tier 3 information above.	Not Covered	Covers up to 90 day supply through Oscar Specialty Pharmacy. Visit <a href="https://www.hioscar.com/search/NJ/drugs?year=2019">www.hioscar.com/search/NJ/drugs?year=2019</a> to check if your drug is covered as a preferred or non-preferred brand drug.  Preauthorization may be required.  Please contact Oscar Concierge at 1-855-OSCAR-55 for more information about obtaining specialty drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Preauthorization may be required.
surgery	Physician/surgeon fees	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Preauthorization may be required.
	Emergency room care	50% <u>coinsurance</u> subject to <u>deductible</u>	Covered at <u>in-network</u> level	
If you need immediate medical attention	Emergency medical transportation	50% <u>coinsurance</u> subject to <u>deductible</u>	Covered at <u>in-network</u> level	None.
	Urgent care	\$75 <u>copay</u> /visit <u>Deductible</u> does not apply	Covered at <u>in-network</u> level	
If you have a hospital	Facility fee (e.g., hospital room)	50% coinsurance subject to deductible	Not Covered	<u>Preauthorization</u> is required for inpatient stays, except for emergency admissions.
stay	Physician/surgeon fees	50% <b>coinsurance</b> subject to <b>deductible</b>	Not Covered	Preauthorization is required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	None.
	Inpatient services	50% <b>coinsurance</b> subject to <b>deductible</b>	Not Covered	Preauthorization is required for inpatient stays, except for emergency admissions, and the first 180 days of inpatient care for substance use disorders.

Common Medical Event	Services You May Need	What You Will Pay		Limitations Funantions 9 Other
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office Visit	No charge	Not Covered	Cost sharing does not apply to certain 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).
	Childbirth/delivery professional services	50% <b>coinsurance</b> subject to <b>deductible</b>	Not Covered	Cost sharing does not apply to certain 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).
	Childbirth/delivery facility services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	None.
	Home health care	\$25 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	Preauthorization is required.
If you need help recovering or have other special health needs	Rehabilitation services	\$60 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	Up to 30 visits/year each for Physical, Occupational, Speech, and Cognitive Therapy. <b>Preauthorization</b> is required.
	Habilitation services	\$60 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	Up to 30 visits/year each for Physical, Occupational, Speech, and Cognitive Therapy, subject to <b>preauthorization</b> . Visit limits and <b>preauthorization</b> do not apply to <b>habilitation services</b> for the treatment of autism.
	Skilled nursing care	50% <b>coinsurance</b> subject to <b>deductible</b>	Not Covered	Preauthorization is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations Everytions 9 Other
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need help recovering or have other special health needs	<u>Durable medical</u> <u>equipment</u>	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Preauthorization is required for purchases and rentals of high cost durable medical equipment. Call 855-672-2755 to determine if a particular item requires preauthorization.
	Hospice services	50% <u>coinsurance</u> subject to <u>deductible</u>	Not Covered	Inpatient hospice care is subject to the inpatient hospital <u>cost sharing</u> . <u>Preauthorization</u> is required.
If your child needs dental or eye care	Children's eye exam	\$75 <u>copay</u> /visit <u>Deductible</u> does not apply	Not Covered	1 exam in a 12 month period.
	Children's glasses	50% <b>coinsurance</b> subject to <b>deductible</b>	Not Covered	None.
	Children's dental check-up	No charge	Not Covered	Limited to 2 dental check-ups/year.

#### **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 (Ădult)
- Long-term càre

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Routine foot care

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

- Abortion
- Acupuncture (as an alternative for anesthesia)
- Bariatric surgery
- Chiropractic care

- Hearing aids (covered for members 15 and younger)
- Infertility treatment (limited to artificial insemination; requires preauthorization)
- Private-duty nursing (covered under Home Health Care)
  - Weight loss programs

# **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: New Jersey Department of Banking and Insurance, PO Box 329, Trenton, NJ 08625 at 1-609-292-7272 or <a href="http://www.state.nj.us/dobi/consumer.htm">http://www.state.nj.us/dobi/consumer.htm</a> 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 <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

### **Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: <u>1-855-OSCAR-55</u> or <u>www.hioscar.com</u>; or New Jersey Department of Banking and Insurance Consumer Protection Services at <u>1-888-393-1062</u>.

# 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 <u>1-855-OSCAR-55.</u>]

[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, kwiijigo holne' 1-855-OSCAR-55.]

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

# **About these Coverage Examples:**

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$2,300
Specialist copay	\$75
Hospital (facility) coinsurance	50%
Other coinsurance	50%

#### This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care)
Childbirth/delivery professional services
Childbirth/delivery facility services
<u>Diagnostic tests</u> (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$2,200	
Copays	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay:	\$2,560	

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan</u> 's overall <u>deductible</u>	\$2,300
Specialist copay	\$75
Hospital (facility) coinsurance	50%
Other coinsurance	50%

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$7,400	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$2,000	
Copays	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay:	\$2,560	

# **Mia's Simple Fracture**

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

The plan's overall deductible	\$2,300
Specialist copay	\$75
Hospital (facility) coinsurance	50%
Other coinsurance	50%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

**Diagnostic test** (x-ray)

<u>Durable medical equipment</u> (crutches) **Rehabilitation services** (physical therapy)

Total Example Cost	\$1,900		
In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$1,300		
Copays	\$400		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay:	\$1,700		

# **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 em ail. 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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.

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

বাংলা (Bengali): লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:থরচায তাষা সহাযতা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৪55-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 اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-558–55.

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

ار دُو (Urdu): خبر دار: اگر آپ ار دو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں 1-855-OSCAR-55-1

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): KUIDES: 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 ban nói Tiếng Việt, có các dịch vu hỗ trợ ngôn ngữ miễn phí dành cho ban. 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।

فارسىي (Farsi): توجه: اگر به زبان فارسى گفتگو مى كنيد، تسهيلات زبانى بصورت رايگان براى شما .بگيريد ت 855-OSCAR-55-1.

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. ફ્રોન કરો <sup>1-855-OSCAR-55.</sup>

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): ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-855-OSCAR-55.

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

አማርኛ (Amharic): ማስተወሻ: የማና7ረት ቋንቋ አማርኛ ከሆነ የትርንም እርዳተ ድርጅቶች፣ በነጻ እ የግዝዎት ተዘገጀተዋል፡ ወደ ማከተለው ቁጥር የደውሉ 1-855-OSCAR-55.

Հայերեն (Armenian): ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եջ հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Զանգահարեջ 1-855-OSCAR-55.

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

ខ្មែរ (Cambodian): ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនកិតឈ្នល គឺអាចមានសំរាប់បំរើអ្នក។ 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):** ถ้ า คุ ณพู ดภาษาไทยคุณสามารถใช้ บริการ ช่ วยเลือทางภาษาได้ ฟรี โทร 1-855-OSCAR-55.

Deitsch (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 nederlands 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: Díí baa akó nínízin: Díí saad bee yánílti go Diné Bizaad, saad bee áká ánída 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