



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 1-800-843-4965 or visit www.HasbroBenefitsolver.com to see the Summary Plan Description. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-866-487-2365 to request a copy. For Express Scripts pharmacy, go to www.express-scripts.com/hasbro or call 1-800-987-5248.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: EE Only \$1,600*; EE+ Family \$3,200. Out-of-Network: EE Only \$3,000*; EE+ Family \$6,000. *Doesn't apply if you cover 2+ people.	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. Services listed below as 'No charge' do not apply to the deductible.
Are there services covered before you meet your deductible?	Yes. In-network <u>preventive care</u> is covered before you meet your <u>deductible</u> .	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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	In-Network: EE Only \$3,500; EE+ Family \$7,000. Out-of-Network: EE Only \$7,000; EE+ Family \$14,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance billing</u> charges & health care this <u>plan</u> doesn't cover, penalties for failure to obtain pre-authorization for services and certain specialty pharmacy drugs.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.aetna.com/docfind or call 1-800-843-4965 for a list of in-network <u>providers</u> . For participating pharmacies, see www.express-scripts.com/hasbro or call 1-800-987-5248 .	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's 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's charge</u> 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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	10% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	No charge for in- <u>network</u> Virtual Primary Care telemedicine <u>provider</u> visits for certain services, by a designated Virtual Primary Care provider. No Virtual Primary Care coverage out-of-network.
	<u>Specialist</u> visit	10% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	40% <u>coinsurance</u> , after deductible	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (X-ray, blood work)	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com/hasbro or by calling 1-800-987-5248 .	Generic drugs	20% <u>coinsurance</u> after deductible	Not covered	The deductible is waived for preventive drugs. For all other drugs, coinsurance is applied after the deductible. Pharmacy program has special limitations & exceptions such as: <ul style="list-style-type: none"> • Mandatory 90-day fill for maintenance medications • Mandatory generic substitution • Specialty drugs • Drugs with OTC alternatives • Step therapy, prior authorization, and quantity limits. • Patient assistance may not apply to deductible and out-of-pocket maximum
	Preferred brand drugs	20% <u>coinsurance</u> after deductible	Not covered	
	Non-preferred brand drugs	20% <u>coinsurance</u> after deductible	Not covered	
	<u>Specialty</u> drugs	20% <u>coinsurance</u> after deductible	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility (e.g., ambulatory surgery center)	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
	Physician/surgeon office visit	10% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	None
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> , after deductible	20% <u>coinsurance</u> , after deductible	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> , after deductible	20% <u>coinsurance</u> , after deductible	Out-of- <u>network</u> emergency use paid the same as in- <u>network</u> .
	<u>Urgent care</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	None
If you have a hospital stay	Facility (e.g., hospital room)	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
	Physician/surgeon	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	None
If you need mental health, behavioral health, or substance use disorder services	Outpatient services	Office: 10% <u>coinsurance</u> , after deductible; other outpatient services: 20% <u>coinsurance</u> , after deductible	Office & other outpatient services: 40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
	Inpatient services	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
If you are pregnant	Office visits	No charge	40% <u>coinsurance</u> , after deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Pre-authorization</u> for out-of-network care may apply.
	Childbirth/delivery professional services	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	
	Childbirth/delivery facility services	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	

If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	90 visits/calendar year. <u>Pre-authorization</u> required for out-of-network care.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	Outpatient rehabilitation services are unlimited per calendar year. <u>Pre-authorization</u> required for out-of-network care.
	<u>Habilitation services</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	Outpatient habilitation services are unlimited per calendar year. <u>Pre-authorization</u> required for out-of-network care.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. <u>Pre-authorization</u> required for certain items. Excludes repairs for misuse/abuse. In-network cost share waived for one breast pump per 12 months.
	<u>Hospice services</u>	20% <u>coinsurance</u> , after deductible	40% <u>coinsurance</u> , after deductible	<u>Pre-authorization</u> required for out-of-network care.
If your child needs dental or eye care	Children's eye exam	No charge	40% <u>coinsurance</u> , after deductible	1 routine eye exam/12 months.
	Children's glasses	Not covered	Not covered	Not covered
	Children's dental check-up	Not covered	Not covered	Not covered

Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Adult & Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Weight loss programs - Except for required preventive services.

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

- Acupuncture - 10 visits/calendar year for disease, injury & chronic pain.
- Bariatric surgery
- Chiropractic care - 30 visits/calendar year.
- Hearing aids - 1 hearing aid per ear/24 months.
- Infertility treatment - For more information & exceptions, see policy document provided by your employer or call the number on your ID card.
- Private-duty nursing
- Routine eye care - 1 routine eye exam/12 months.
- Routine foot care (only for patients with a systemic condition)

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:

- The U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
 - The Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- 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 on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- Aetna directly by calling the toll-free number on your Medical ID Card, or by calling our general number at 1-888-982-3862. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

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

Does this plan meet Minimum Value Standards? Yes.

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

To see examples of how this plan might cover costs for a sample medical situation, see the next section

About these Coverage Examples:



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

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

- The plan's overall deductible **\$1,600**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **20%**

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 **\$12,700**

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,900
<u>What isn't covered</u>	
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 **\$1,600**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **20%**

This EXAMPLE event includes services like:

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

Total Example Cost **\$5,600**

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$700
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,320

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

- The plan's overall deductible **\$1,600**
- Specialist coinsurance **10%**
- Hospital (facility) coinsurance **20%**
- Other coinsurance **20%**

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 **\$2,800**

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$200
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

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

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

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

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

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

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

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

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

TTY: 711

Language Assistance:

To access language services at no cost to you, call 1-888-982-3862.

- Albanian - Për shërbime përkthimi falas për ju, telefononi 1-888-982-3862.
- Amharic - የድንቁ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በ 1-888-982-3862 ይደውሉ።
- Arabic - للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862
- Armenian - Անվճար լեզվակախ ծառայություններին օգտվելու համար գաևգահարեք 1-888-982-3862 հեռախոսահամարով:
- Bahasa Indonesia - Untuk bantuan dalam bahasa Indonesia, silakan hubungi 1-888-982-3862 tanpa dikenakan biaya.
- Bantu-Kirundi - Kugira uronke serivisi z’indimi atakiguzi, hamagara 1-888-982-3862.
- Bengali-Bangala - আপনাকে বিনামূল্যে ভাষা পবিকষিা পপকে হকয এই নম্বকি প্বেবযক ান েরন: 1-888-982-386।
- Bisayan-Visayan - Ngadto maakses ang mga serbisyo sa pinulongan alang libre, tawagan sa 1-888-982-3862.
- Burmese - သင့်အေရှုဖင့် အခေငှကးေငြ မေးရဲပဲ ဘာသာစကးေန့ဆာငှမး ရရှိဖို့ငှန့ 1-888-982-3862 သိုငှ ဖုန့းေခငှဆို့ပါ။
- Catalan - Per accedir a serveis lingüístics sense cap cost per vostè, telefoni al 1-888-982-3862.
- Chamorro - Para un hago' i setbision lengguâhi ni dibâtde para hâgu, âgang 1-888-982-3862.
- Cherokee - Ⴀႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ Ⴁႃ႗ႃ႗ႃ Ⴁႃ႗ႃ Ⴁႃ႗ႃ႗ႃ 1-888-982-3862.
- Chinese - 如欲使用免費語言服務，請致電 1-888-982-3862.
- Choctaw - Anumpa tohsholi I toksvli ya peh pilla ho ish I paya hinla, I paya 1-888-982-3862.
- Cushite - Tajaajiloota afaanii garuu bilisaa ati argaachuuf,bilbili 1-888-982-3862.
- Dutch - Voor gratis toegang tot taaldiensten, bell 1-888-982-3862.
- French - Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862.
- French Creole - Pou jwenn sèvis lang gratis, rele 1-888-982-3862.
- German - Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an.
- Greek - Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-982-3862.
- Gujarati - તમારેકોઇ જાતના ખર્ચવિના ભાષાની સેવિઓની પહોર માટે, કોલ કરો1-888-982-3862.
- Hawaiian - No ka wala’au ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 1-888-982-3862. Kāki ‘ole ‘ia kēia kōkua nei.

- Hindi - आपकेलिए बिना ककसी कीमत केभाषा सेवाओंका उपयोग करनेकेलिए,1-888-982-3862 पर कॉल करें।
- Hmong - Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-982-3862.
- Igbo - Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 1-888-982-3862
- Ilocano - Tapno maaksesyo dagiti serbisio maipapan iti pagsasao nga awan ti bayadanyo, tawagan ti 1-888-982-3862.
- Indonesian - Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 1-888-982-3862.
- Italian - Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-982-3862.
- Japanese - 言語サービスを無料でご利用いただくには、1-888-982-3862 までお電話ください。
- Karen - လာတၢ်ကမၤန့ၢ်ကိၣ်အတၢ်မၤစၢၤအတၢ်ဖံးတၢ်မၤတဖၣ်လၢတအိၣ်ဒီးအပူၤလၢကဘၣ်ဟ့ၣ်အိၣ်အဂီၢ်ဘၣ်န့ၣ် 1-888-982-3862 တက့ၢ်.
- Korean - 무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오.
- Kru-Bassa - M̈ dyi wuḍu-dù kà kò ḍò òě dyi m̈ou ní nì Pídyi ní, nìí, ḍá n̈oḍà n̈à kɛ: 1-888-982-3862
- Kurdish - 1-888-982-3862 بۆ دەسپێر اگەشتن بە خزمەتگوزاری زمان بەی تێچوون بۆ تو، پەیمەندی بکە بە ژمارە
- Laotian - ເພື່ອເຂົ້າໃຊ້ການບໍລິການພາສາໂດຍບໍ່ເສຍຄ່າຕໍ່ກັບທ່ານ, ໃຫ້ໂທຫາໂປ1-888-982-3862
- Marathi - कोणत्याही शक्ुकालशवाय भाषा सेवा प्राप्त करण्यासाठी,, 1-888-982-3862 वर फोन करा.
- Marshallese - Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 1-888-982-3862.
- Micronesian - Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih 1-888-982-3862.
- Pohnpeyan - 1-888-982-3862 ដើម្បីទទួលបានសេវាកម្មភាសាដែលឥតគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកាន់លេខ 1-888- 982-3862។
- Mon-Khmer, Cambodian - T'áá ni nizaad k'ehjí bee níká a'doowoł doo búáḥ ílínígóó kojí' hól1-888-982-3862.
- Navajo - निःशुल्क भाषा सेवा प्राप्त गर्न 1-888-982-3862 मा टेलिफोन गर्नुहोस् ।
- Nepali - Të kɔɔr yin wɛɛř de thokic ke cîn wëu kɔr keek tənɔŋ yin. Ke cɔl kɔc ye kɔc kuɔny ne nɔmba 1-888-982-3862.
- Nilotic-Dinka - For tilgang til kostnadsfri språktjenester, ring 1-888-982-3862.
- Norwegian - Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-982-3862.
- Pennsylvania Dutch - برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-982-3862 تماس بگیرید .
- Persian - Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-982-3862.
- Polish - Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-982-3862.
- Portuguese - ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-982-3862 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
- Punjabi - Pentru a accesa gratuit serviciile de limbă, apelați 1-888-982-3862.
- Romanian -

