

Aetna Medicare Select (HMO)  
H1609 - 022 | \$0 Plan Premium



# 2026 Summary of Benefits

## We're here to help

You may have questions as you read through this information. And that's OK — we're here to help.

## Not a member yet?

Call **1-833-859-6031** (TTY: **711**)

October 1–March 31: 8 AM to 8 PM, 7 days a week

April 1–September 30: 8 AM to 8 PM, Monday–Friday

## Already a member?

Call **1-833-570-6670** (TTY: **711**)

8 AM to 8 PM, 7 days a week

An Aetna team member will answer your call.

## Keep in mind

This is a summary of the services we cover from January 1, 2026 through December 31, 2026.

Need a complete list of what we cover and any limitations? Just visit [AetnaMedicare.com/H1609-022](https://www.aetna.com/H1609-022) where you'll find the plan's *Evidence of Coverage* (EOC). You may call us to request a copy.

[AetnaMedicare.com](https://www.aetna.com)

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## Are you eligible to enroll?

### To join Aetna Medicare Select (HMO), you must:

- Be entitled to Medicare Part A
- Have Medicare Part B
- Live in the plan's service area, which includes the following county:  
**Florida:** Polk

## What you should know

- **Plan type:** Aetna Medicare Select (HMO) is an HMO plan. This is a Medicare Advantage plan that covers prescription drugs.
- **Primary Care Provider (PCP):** A PCP is important to help coordinate your care. We require you to select a PCP. When you enroll, we'll ask who your PCP is. If you don't tell us, we'll assign one to you. You can change your PCP anytime by calling us or logging into your member portal.
- **Network:** Our plan has a network of select providers to provide you with patient-centered care, coordinated services and enhanced provider communication. To locate a network provider you may contact Member Services or search the online provider directory.
- **Referrals:** Usually, your PCP must give approval before you use other network providers. You don't need a referral for emergency or urgently needed care.
- **Prior authorizations:** Your provider will work with us to get approval before you receive certain services or drugs.
- **Helpful resources:** To find provider directories, network pharmacies, and other plan information, visit [AetnaMedicare.com/H1609-022](https://www.aetnamedicare.com/H1609-022). For coverage and costs of Original Medicare, look in the *Medicare & You* handbook. View it online at [medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you), or get a copy by calling 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) (TTY: [1-877-486-2048](tel:1-877-486-2048)), 24 hours a day, 7 days a week.

## Plan premium, deductible, and maximum out-of-pocket (MOOP)



| Out-of-pocket costs  |   |
|----------------------|---|
| Monthly plan premium | \$0<br>You must continue to pay your Medicare Part B premium.   |
| Plan deductible      | \$0   |
| MOOP                 | \$2,900<br>Once you reach the maximum out-of-pocket, our plan pays 100% of covered medical services. Your premium and prescription drug costs don't count toward your MOOP. |

## Medical and hospital benefits



### Hospital coverage

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                  | Your costs in our plan   |
|--|--|
| Inpatient (unlimited number of days)     | \$160 per day, days 1-5; \$0 per day, days 6-90; \$0 for additional days |
| Outpatient hospital observation services | \$160 copay  |
| Outpatient hospital                      | \$150 copay  |
| Ambulatory surgical center               | \$100 copay  |



### Primary Care Provider (PCP) and specialist visits

| Benefit    | Your costs in our plan |
|------------|------------------------|
| PCP        | \$0 copay              |
| Specialist | \$20 copay             |



### Preventive, emergency and urgent care

| Benefit   | Your costs in our plan  |
|---|---|
| Preventive care   | \$0 copay<br>For a full list of preventive services available, see the EOC. Some covered services may have an associated cost.  |
| Emergency and urgent care (inside the U.S.)                                 | \$150 copay for emergency care<br>\$50 copay for urgent care  |
| Emergency and urgent care, including emergency ambulance (outside the U.S.) | \$150 copay for emergency care<br>\$150 copay for urgent care<br>\$225 copay for ambulance<br>Maximum coverage: \$250,000 (the most we'll pay for your worldwide emergency and urgent care combined, including emergency ambulance) |



### Diagnostic services, labs, imaging

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification. You may have to get a **referral from your PCP** before you can receive these services.

| Benefit  | Your costs in our plan  |
|--|---|
| Diagnostic tests and procedures                            | \$0 - \$40 copay<br>\$0 copay for services performed at a non-hospital facility<br>\$40 copay for services performed at a hospital facility<br>\$0 copay for certain Medicare-covered diagnostic tests and services including retinal fundus, spirometry, and peripheral arterial disease (PAD) testing |
| Lab services   | \$0 copay   |
| Diagnostic radiology services, such as CT/CAT scan and MRI | \$0 - \$200 copay<br>\$0 copay for services performed at a non-hospital facility<br>\$200 copay for services performed at a hospital facility   |
| Outpatient x-rays  | \$0 - \$25 copay<br>\$0 copay for services performed at a non-hospital facility<br>\$25 copay for services performed at a hospital facility   |



### Hearing services

| Benefit                 | Your costs in our plan  |
|-------------------------|---|
| Diagnostic hearing exam | \$20 copay  |
| Routine hearing exam    | \$0 copay<br>You get one routine hearing exam every year with a provider in the NationsHearing® network.  |
| Hearing aids            | You get an annual benefit amount (allowance) of \$1,000 per ear. If the cost is over the benefit amount, you pay the difference. This benefit amount can only be used to purchase hearing aids through a NationsHearing network provider. |



### Dental services

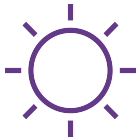
Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                | Your costs in our plan   |
|--|--|
| Dental services (non-Medicare covered) | <p>\$0 copay for covered services</p> <p>You get an annual benefit amount (allowance) of \$1,500 for covered services. You are responsible for any costs over this amount.</p> <p>Covered services include oral exams, cleanings, fillings, extractions, crowns, dentures, and more. We have teamed up with Liberty Dental to provide your dental coverage.</p> <p>This benefit uses the Liberty Dental network, which is different from your medical network, for covered services. If you choose a provider outside of the Liberty Dental network, services will not be covered.</p> <p>See EOC for details on exclusions and limitations.</p> |



### Vision services

| Benefit   | Your costs in our plan  |
|---|---|
| Diagnostic eye exam (includes diabetic eye exams) | \$0 copay   |
| Glaucoma screening                                | \$0 copay   |
| Routine eye exam (one exam every year)            | \$0 copay with an iCare provider  |
| Contacts and eyeglasses                           | <p>With this plan, each calendar year you can get:</p> <ul style="list-style-type: none"> <li>Eyeglasses: Up to two pairs every year from the iCare Grand Lux Collection at no cost</li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>An annual benefit amount (allowance) of \$200 for prescription eyewear including contact lenses or eyeglasses (including lenses and frames)</li> <li>Upgrades: including UV protection and scratch coating</li> </ul> <p>We have teamed up with iCare to provide this benefit.</p> |



### Mental health services

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                             | Your costs in our plan  |
|-------------------------------------|---|
| Inpatient psychiatric hospital stay | \$160 per day, days 1-5; \$0 per day, days 6-90<br>Our plan covers up to 190 days per benefit period. |
| Outpatient mental health therapy    | \$15 copay for individual sessions<br>\$10 copay for group sessions                                   |
| Outpatient psychiatric therapy      | \$15 copay for individual sessions<br>\$10 copay for group sessions                                   |



### Skilled nursing facility (SNF) and therapy

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification. You may have to get a **referral from your PCP** before you can receive these services. Note: Members must meet the Centers for Medicare & Medicaid Services (CMS) criteria for medically necessary skilled care to be covered.

| Benefit                     | Your costs in our plan   |
|-----------------------------|--|
| SNF care                    | \$0 per day, days 1-20; \$218 per day, days 21-100<br>Our plan covers up to 100 days per benefit period. |
| Physical and speech therapy | \$10 copay   |
| Occupational therapy        | \$5 copay  |



### Ambulance and routine transportation

Your provider needs approval from us before we cover non-emergency transportation by fixed wing aircraft. This is called **prior authorization** or precertification.

| Benefit                                    | Your costs in our plan  |
|--|---|
| Ambulance<br>(ground or air, one-way trip) | \$225 copay for ground ambulance services<br>20% coinsurance for air ambulance services |
| Routine, non-emergency transportation      | Not Covered   |



### Medicare Part B drugs

Medicare Part B only covers a limited number of medicines under certain conditions. These medicines are often given to you in your provider's office. They can include things like vaccines, injections, and nebulizers, among others. They can also include medicines you take at home using special medical equipment. Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit            | Your costs in our plan  |
|--------------------|---|
| Chemotherapy drugs | 0% - 20% coinsurance<br><br>Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs. |
| Part B Insulin     | \$35 copay  |
| Other Part B drugs | 0% - 20% coinsurance<br><br>Cost sharing shown is the maximum you will pay for Part B prescription drugs. You may pay less for certain drugs. |

## Medicare Part D drugs



Medicare Part D covers a wide range of prescription drugs. They can include medicines you take every day for conditions like high blood pressure or diabetes. Some drugs require **prior authorization**. This means you must get approval from us first before we'll cover them.

### Prescription drug costs (your costs may be lower if you qualify for "Extra Help")

Formulary name: B2 (you can use this when referencing our list of covered drugs).

### Deductible phase

You'll pay the plan's negotiated drug cost up to the deductible limit of \$200. The deductible applies to drugs on Tiers 3, 4, and 5.

### Initial coverage phase

The plan will pay its share of the cost and you'll pay a copayment or coinsurance (your share of the cost) for each prescription filled. You will pay the lesser of the listed copay/coinsurance below or the negotiated cost of the drug. These cost shares may also apply to home infusion drugs when obtained through your Part D benefit. Costs may differ based on pharmacy type or status.

### One-month Supply

Your share of the cost when you get a *one-month* supply of a covered Part D prescription drug:

|                            | Preferred Retail | Standard Retail | Preferred Mail | Standard Mail | Long-Term Care (LTC) |
|----------------------------|------------------|-----------------|----------------|---------------|----------------------|
|                            | 30-day           | 30-day          | 30-day         | 30-day        | 31-day               |
| Tier 1: Preferred Generic  | \$0              | \$2             | \$0            | \$2           | \$2                  |
| Tier 2: Generic            | \$0              | \$12            | \$0            | \$12          | \$12                 |
| Tier 3: Preferred Brand    | 25%              | 25%             | 25%            | 25%           | 25%                  |
| Tier 4: Non-Preferred Drug | 30%              | 30%             | 30%            | 30%           | 30%                  |
| Tier 5: Specialty          | 30%              | 30%             | 30%            | 30%           | 30%                  |

### Long-term Supply

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

|                            | Preferred Retail   | Standard Retail | Preferred Mail | Standard Mail |
|----------------------------|--|-----------------|----------------|---------------|
|                            | 100-day  | 100-day         | 100-day        | 100-day       |
| Tier 1: Preferred Generic  | \$0  | \$6             | \$0            | \$6           |
| Tier 2: Generic            | \$0  | \$36            | \$0            | \$36          |
| Tier 3: Preferred Brand    | 25%  | 25%             | 25%            | 25%           |
| Tier 4: Non-Preferred Drug | 30%  | 30%             | 30%            | 30%           |
| Tier 5: Specialty          | A long-term supply is not available for drugs on Tier 5. |                 |                |               |

### Out-of-pocket threshold

\$2,100 is the maximum amount you will pay for your yearly Part D out-of-pocket costs.

### Catastrophic coverage phase

In this phase, the plan pays the full cost for your covered Part D drugs.

You'll pay \$0 for generic and brand name drugs in this phase.

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### **Insulins and vaccines**

Important message about what you pay for Part D insulins: You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on or Part D phase you are in, even if you haven't paid your deductible.

Important message about what you pay for Part D vaccines: Our plan covers many vaccines at no cost to you, even if you haven't paid your deductible.

Check your formulary guide for a list of covered insulins and vaccines.

## Other covered benefits



### Aetna Medicare Extra Benefits Card

You get an **Aetna Medicare Extra Benefits Card** to help pay for certain everyday expenses.

| Benefit                           |  |
|-----------------------------------|--|
| CVS Over-the-Counter (OTC) Wallet | <p>You get a \$30 quarterly benefit amount (allowance).</p> <p>You can use your CVS Over-the-Counter (OTC) Wallet to help pay for certain OTC health and wellness products including allergy medicine, pain relievers, first aid supplies, and more. Approved products can be purchased in-store at participating CVS® retail locations (excluding locations inside other stores), and online or by phone through CVS OTC Health Solutions®.</p> <p><b>Important:</b></p> <ul style="list-style-type: none"> <li>• If you received an Extra Benefits Card in 2025 and have not changed plans, keep your card. You will not receive a new card in the mail for the 2026 plan year.</li> <li>• If you are a new member or were not enrolled in a plan with an Extra Benefits Card in 2025, you should get a new card before your plan begins.</li> <li>• If you changed plans, you may receive a new card. Do not throw away your current card unless you get a new card.</li> </ul> |



### Alternative medicine

| Benefit               | Your costs in our plan   |
|-----------------------|--|
| Acupuncture           | <p>\$20 copay for Medicare-covered acupuncture visits</p> <p>Medicare coverage is limited to services to treat chronic low back pain. Non-Medicare covered acupuncture services are not covered.</p> |
| Chiropractic services | <p>\$20 copay for Medicare-covered chiropractic visits</p> <p>Medicare coverage is limited to fixing a subluxation. Non-Medicare covered chiropractic services are not covered.</p>                  |



### Diabetic supplies

We exclusively cover **Accu-Chek/Roche and TRUE/Trividia** blood glucose meters and test strips as our preferred diabetic supplies.

| Benefit           | Your costs in our plan   |
|-------------------|--|
| Diabetic supplies | <p>0% - 20% coinsurance</p> <p>0% coinsurance for Accu-Chek/Roche and TRUE/Trividia blood glucose meters, and medical diabetic supplies</p> <p>20% coinsurance for blood glucose meters and supplies manufactured by providers other than Accu-Chek/Roche and TRUE/Trividia with an approved prior authorization</p> |



### Fitness benefit

| Benefit                            | Your costs in our plan   |
|------------------------------------|--|
| Annual physical fitness membership | <p>\$0 copay</p> <p>You get a basic membership to any SilverSneakers® participating fitness facility. If you prefer to exercise at home, you may order one at-home fitness kit per year through SilverSneakers. If you do not reside near a participating facility, online fitness classes are available at no additional cost to you.</p> |



### Foot care (podiatry services)

| Benefit                  | Your costs in our plan   |
|--------------------------|--|
| Foot exams and treatment | <p>\$20 copay for Medicare-covered podiatry visits</p> <p>\$20 copay for non-Medicare covered podiatry visits</p> <p>For non-Medicare covered services, we cover up to twelve visits every year.</p> |



### Home care and support

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                       | Your costs in our plan   |
|-------------------------------|--|
| Home health care              | \$0 copay  |
| Meal benefit (post-discharge) | \$0 copay for meals<br><br>After you are discharged from a qualifying Inpatient Acute Hospital, Inpatient Psychiatric Hospital, or Skilled Nursing Facility stay, you may be eligible to get up to 14 freshly prepared meals for a 7-day period. These meals are provided to help support your recovery or manage your health conditions. We have teamed up with NationsMarket™ to provide this benefit. |



### Medical equipment and supplies

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit  | Your costs in our plan   |
|--|--|
| Durable medical equipment (DME), such as wheelchairs, crutches, oxygen equipment, and continuous glucose monitors (CGMs) | 0% - 20% coinsurance<br><br>0% coinsurance for continuous glucose monitors<br>20% coinsurance for all other Medicare-covered DME items |
| Prosthetics, such as braces and artificial limbs   | 20% coinsurance  |



### Resources For Living®

| Benefit              | Your costs in our plan   |
|----------------------|--|
| Resources For Living | Resources For Living helps connect you to resources in your community such as senior housing, adult daycare, meal subsidies, community activities, and more. |



### Substance use disorder services

Your provider may need approval from us before we cover these services. This is called **prior authorization** or precertification.

| Benefit                                    | Your costs in our plan  |
|--|---|
| Outpatient substance use disorder services | \$15 copay for individual sessions<br>\$10 copay for group sessions |



**24-Hour Nurse Line**

You can talk to a registered nurse anytime to discuss health-related questions. While only your doctor can diagnose, prescribe, or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.

| Benefit            | Your costs in our plan |
|--------------------|------------------------|
| 24-Hour Nurse Line | \$0 copay              |

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal.

See *Evidence of Coverage* for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our member services number or see your *Evidence of Coverage* for more information, including the cost sharing that applies to out-of-network services.

Aetna is part of the CVS Health® family of companies.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

The Aetna Medicare pharmacy network includes limited lower-cost, preferred pharmacies in: Suburban Arizona, Urban Kansas, Urban Missouri, Rural Michigan, Rural Nebraska, Rural North Dakota, Suburban West Virginia, and Suburban Puerto Rico. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, non-members please call **1-833-859-6031 (TTY: 711)** or consult the online pharmacy directory at [AetnaMedicare.com/findpharmacy](https://www.AetnaMedicare.com/findpharmacy).

For mail order, you can get prescription drugs shipped to your home through the network mail-order delivery program. Typically, mail-order drugs arrive within 10 days. You can call **1-833-570-6670 (TTY: 711)** 8 AM to 8 PM, 7 days a week if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign up for automated mail-order delivery.

Due to legislation in Arkansas, effective January 1, 2026, you may not be able to utilize the following services within the state of Arkansas, unless a court takes action: CVS Retail, CVS Caremark Mail Service, CVS Specialty, and OMNI Care long term pharmacies.

Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

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To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (**1-800-633-4227**) (TTY users should call **1-877-486-2048**), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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# Pre-enrollment checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at [1-833-859-6031](tel:1-833-859-6031) (TTY: [711](tel:1-833-859-6031)). From October 1 to March 31, you can call us 7 days a week from 8 AM to 8 PM local time. From April 1 to September 30, we're here Monday through Friday from 8 AM to 8 PM local time.

## Understanding the benefits

- The *Evidence of Coverage* (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [AetnaMedicare.com](https://www.aetna.com) or call [1-833-859-6031](tel:1-833-859-6031) (TTY: [711](tel:1-833-859-6031)) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

## Understanding important rules

- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2027.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

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**Notice of Availability (NOA)**

**TTY: 711**

To access language services at no cost to you, call the number on this document. (English)

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無料の言語サービスをご利用いただくには、この書類に記載されている番号にお電話ください。 (Japanese)

လၢကမၤန့ၢ် ကျိၣ်တၢ်မၤစၢၤတၢ်မၤ လၢတလိၣ်လၢၣ်ဘျၣ်လၢၣ်စ့ၤ လၢန့ၢ်အဂီၢ်, ကိးနီၣ်ဂံၢ် လၢအအိၣ်ဖဲလံာ်တီလံာ်မိအံၤ အဖီခိၣ်န့ၣ်တက့ၢ်. (Karen)

무료로 언어 서비스를 이용하려면 이 문서에 있는 전화번호로 전화하세요. (Korean)

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ដើម្បីទទួលបានសេវាផ្នែកភាសាដោយមិនគិតថ្លៃពីអ្នកសូមទូរសព្ទទៅលេខដែលមាននៅលើឯកសារនេះ។ (Mon-Khmer, Cambodian)

برای دسترسی به خدمات زبانی رایگان، با شماره مندرج در این سند تماس بگیرید. (Persian farsi)

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(Vietnamese)

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