Coverage Period: 01/01/2025 - 12/31/2025 Coverage for: Individual, Family | Plan Type: HMO

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 1-888-809-6539 or visit <u>uhc.com/aca-sample-policy</u>. 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 <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$4,000 Individual / \$8,000 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 deductible?	Yes. Benefits available with no charge such as Network Preventive care services are covered before you meet your deductible. The cost-sharing below indicates whether the deductible applies for each benefit	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 <u>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network: \$9,200 Individual / \$18,400 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 out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	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 <u>network provider</u> ?	Yes. See <u>uhc.com/xcodocfindcdp2025</u> or call 1-888-809-6539 for a list of <u>network</u>	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</u> 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 specialist you choose without a referral.

A

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

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you visit a health care provider's	Primary care visit to treat an injury or illness	\$10 copay /visit, deductible does not apply	Not Covered	None
office or clinic	Specialist visit	\$80 copay /visit, deductible does not apply	Not Covered	None
	Preventive care/ screening/ immunization	No Charge	Not Covered	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)	Lab Testing: Free Standing/Office: \$30 copay /service, deductible does not apply Hospital: \$100 copay /service, deductible does not apply X-Ray/Diagnostics: Free Standing/Office: 25% coinsurance Hospital: 30% coinsurance	Not Covered	None
	Imaging (CT/PET scans, MRIs)	Free Standing/Office: 25% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None
If you need drugs to treat your illness	Tier 1 – Zero <u>Cost-</u> <u>Share</u> Preventive Drugs	No Charge	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: One month supply up to a 30-day supply or a 90-
or condition  More information	Tier 2 – Preferred Generic	\$5 copay /prescription, deductible does not apply	Not Covered	day supply at 2.5x the 30-day cost-share.  Mail-Order: Up to a 90-day supply at 2.5x the 30-day cost-share.  Specialty drugs limited to a 30-day supply at a network pharmacy.  Certain drugs may have a preauthorization requirement.  If you don't get preauthorization, benefits will not be
about prescription drug coverage is	Tier 3 – Preferred Brand	\$80 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
available at uhc.com/xcodruglist	Tier 4 – Non-Preferred Brand	\$500 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	
2025	Tier 5 – Specialty	\$700 <u>copay</u> /prescription, <u>deductible</u> does not apply	Not Covered	covered. Certain preventive medications (including certain contraceptives) are covered at No Charge.  See the website listed for information on drugs covered by your plan. Not all drugs are covered.

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Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
				Insulin products listed on the <u>Prescription Drug List</u> are covered at No Charge at a <u>network</u> pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u>	Not Covered	None
	Physician/surgeon fees	Free Standing/Office: 25% <u>coinsurance</u> Hospital: 30% <u>coinsurance</u>	Not Covered	None
If you need	Emergency room care	\$500 copay /visit	\$500 <u>copay</u> /visit	None
immediate medical attention	Emergency medical transportation	\$500 <u>copay</u> /transport	\$500 <u>copay</u> /transport	\$5 per occurrence <u>deductible</u> applies prior to the overall <u>deductible</u> .
	Urgent care	Visits 1-3: \$60 copay /visit, deductible does not apply Visits 4+: 25% coinsurance	Visits 1-3: \$60 copay /visit, deductible does not apply Visits 4+: 25% coinsurance	Virtual visits - No Charge by a Designated Virtual Network Provider.
If you have a hospital stay	Facility fee (e.g., hospital room)	25% <u>coinsurance</u>	Not Covered	None
, ,	Physician/surgeon fees	30% coinsurance	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$25 copay /visit, deductible does not apply Intensive Outpatient: 25% coinsurance All Other Outpatient: 25% coinsurance	Not Covered	None
	Inpatient services	25% coinsurance	Not Covered	None
If you are pregnant		Cost-sharing does not apply for preventive services.		
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not Covered	Depending on the type of service, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care
	Childbirth/delivery facility services	25% coinsurance	Not Covered	may include tests and services described elsewhere in the SBC (i.e., ultrasound.)

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Common Medical	Services You May	What Yo	u Will Pay	Limitations, Exceptions, & Other Important
Event	Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you need help	Home health care	25% coinsurance	Not Covered	Limited to 28 hours /week, not to exceed 60 visits/year.
recovering or have other special health needs	Rehabilitation services	\$80 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	Limits/year: Cardiac, Pulmonary: Unlimited visits each; Physical, Speech, Occupational: 20 visits each
neatti neeus	Habilitative services	PT/OT/ST for Autism: 25% <u>coinsurance</u> All Other Therapies: \$80 <u>copay</u> /visit, <u>deductible</u> does not apply	Not Covered	Limits/year: Speech, Physical, Occupational: 20 visits each No limits apply for treatment of Autism Spectrum Disorder Services.
	Skilled nursing care	25% coinsurance	Not Covered	Skilled nursing is limited to 100 days/year. Inpatient rehabilitation limited to 60 days/year.
	Durable medical equipment	25% coinsurance	Not Covered	None
	Hospice services	25% coinsurance	Not Covered	None
If your child needs	Children's eye exam	No Charge	Not Covered	Limited to 1 exam/12 months.
dental or eye care	Children's glasses	25% coinsurance	Not Covered	Limited to 1 pair/12 months.
	Children's dental check-up	No Charge	Not Covered	Limited to 2 visits/12 months.

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#### **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

Long-term care

• Non-emergency care when traveling outside the U.S. • Routine foot care - except as covered for certain

Dental care (Adult)

• Routine eye care (Adult)

- Routine foot care except as covered for certain diseases
- Weight loss programs

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

Abortion

• Chiropractic (manipulative) care - 20 visits/year

Acupuncture - 6 visits/yearBariatric surgery

Hearing aids

- Infertility treatment diagnosis and treatment of underlying causes
- Private-duty nursing inpatient only

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan 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 on how 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: the Member Service number listed on the back of your ID card or <u>myuhc.com/exchange</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u> or Colorado Division of Insurance at 1-800-930-3745, DORA\_Insurance@state.co.us or <u>doi.colorado.gov</u>.

Additionally, a consumer assistance program may help you file your <a href="mailto:appeal">appeal</a>. Contact <a href="mailto:dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa">dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</a>.

## 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 the Minimum Value Standards? Not Applicable.

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 1-888-809-6539

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-809-6539

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-809-6539

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-809-6539

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

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## **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.

25% 25%

## Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$4,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	25%
Other coinsurance	25%

#### This EXAMPLE event includes services like:

Specialist office visits (pre-natal 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:	
Cost Sharing	
<u>Deductibles</u>	\$4,000
<u>Copayments</u>	\$300
Coinsurance	\$1,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,860

<ul><li>Managing Joe's Type 2 Diab</li></ul>	etes
(a year of routine in-network care of	a well-
controlled condition)	
The <u>plan's</u> overall <u>deductible</u>	\$4,000
Specialist copayment	\$80

#### This EXAMPLE event includes services like:

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

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

Hospital (facility) coinsurance

Prescription drugs

Other coinsurance

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

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$500

# Mia's Simple Fracture (in-network emergency room visit and follow up care) The plan's overall deductible \$4.00

The <u>plan's</u> overall <u>deductible</u>	\$4,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	25%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Other coinsurance

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

\$2,800
\$1,200
\$500
\$0
d
\$0
\$1,700

25%



## Colorado Supplement to the Summary of Benefits and Coverage Form

INSURANCE COMPANY NAME	Rocky Mountain Health Maintenance Organization, Inc., A UnitedHealthcare Company
NAME OF PLAN	Colorado Doctors Plan
1. Type of Policy	Individual Policy
2. Type of plan	Health Maintenance Organization (HMO)
3. Areas of Colorado where plan is available.	Plan is available only in the following areas: Adams, Araphoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Logan, Morgan, Phillips, Sedgwick and Weld counties.

## SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description
4. Annual Deductible Type	INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.
	FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 or more individuals.
5. Out-of-Pocket Maximum	INDIVIDUAL - The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.
	FAMILY- the maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.
6. What is included in the In-Network Out-of- Pocket Maximum?	All deductibles, co-payments, and co-insurance, including those for prescription drugs.
7. Is pediatric dental covered by this plan?	Yes, pediatric dental is covered at 100% of allowable charges, subject to service limitations.
8. What cancer screenings are covered?	Subject to the parameters set forth below, cancer screening tests for the following items are covered subject to any applicable plan deductibles, co-payments/co-insurance, and maximum benefit levels:  • Breast - Mammogram  • Cervical - PAP test  • Colorectal - Colonoscopy, Sigmoidoscopy, Fecal Occult Blood  • Lung - Low dose CT  • Ovarian - CA125  • Prostate - PSA  Coverage for these cancer screening tests are subject to the following parameters:  a) the test must be ordered by your physician, and  b) you must comply with plan procedures

#### **USING THE PLAN**

	IN-NETWORK	OUT-OF-NETWORK
9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes
10. Does the plan have a binding arbitration clause?	Yes	

Questions: Call 1-888-809-6539 or visit us at www.uhc.com.

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-809-6539. Si usted lo solicita, hay disponible una versión de este aviso completamente traducida en español.

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance

Consumer Services, Life and Health Section

1560 Broadway, Suite 850, Denver CO 80202

Call: 303-894-7490 (in-state, toll-free: 800-930-3745)

Email: dora\_insurance@state.co.us



## **Notice of Nondiscrimination**

A UnitedHealthcare Company

Rocky Mountain Health Plans (RMHP) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. RMHP does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

RMHP takes reasonable steps to ensure meaningful access and effective communication is provided timely and free of charge:

- Provides free auxiliary aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters (remote interpreting service or on-site appearance)
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, such as:
  - Qualified interpreters (remote or on-site)
  - Information written in other languages

If you believe that RMHP 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 send a complaint to:

Civil Rights Coordinator

UnitedHealthcare Civil Rights Grievance

P.O. Box 30608

Salt Lake City, UTAH 84130

Email: UHC\_Civil\_Rights@uhc.com

You must send the complaint within 60 days of the incident. We will send you a decision within 30 days. If you disagree with the decision, you have 15 days to appeal.

If you need help with your complaint, please call the toll-free number on your health plan ID card (TTY/RTT 711). We are available Monday through Friday, 8 a.m. to 8 p.m., ET.

You can also file a complaint with the U.S. Dept. of Health and Human services.

Online: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services

200 Independence Avenue, SW Room 509F

**HHH Building** 

Washington, D.C. 20201



# **Multi-Language Insert**

A UnitedHealthcare Company

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en la portada de esta guía.

請注意:如果您說中文(Chinese), 我們免費為您提供語言協助服務。請撥打本手冊封面所列的免付 費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Xin vui lòng gọi số điện thoại miễn phí dành cho hội viên trên trang bìa của tập sách này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 이 책자 앞 페이지에 기재된 무료 회원 전화번호로 문의 하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ngtulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nakalista sa harapan ng booklet na ito.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (Russian). Позвоните по бесплатному номеру телефона, указанному на лицевой стороне данной брошюры.

. تتبيه: إذا كنت تتحدث العربية ، فهناك خدمات مساعدة لغوية مجانية متاحة. اتصل بالرقم المجاني على علاف هذا الدليل

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo telefòn gratis pou manm yo ki sou kouvèti ti liv sa a.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone sans frais pour les affiliés figurant au début de ce guide.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny członkowski numer telefonu podany na okładce tej broszury.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número do membro encontrado na frente deste folheto.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero verde per i membri indicato all'inizio di questo libretto.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer für Mitglieder auf der Vorderseite dieser Broschüre an.



# **Multi-Language Insert**

注意事項:日本語(Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。本冊子の表紙に記載されているメンバー用フリーダイヤルにお電話ください。

توه خاگىر فېفارسى صوبتوم كىرىد ، خماتككىم، زىبان رايگان در دستىرس لىرىتىبا شىئىلونسىن رايگان روى بى اين روايما لىنىم بىگىي،د.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो नि: शूल्क भाषा सहायता सेवाएं उपलब्ध हैं। इस गाइड के कवर पर टोल-फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu tus tswv cuab xov tooj hu dawb teev nyob ntawm sab xub ntiag ntawm phau ntawv no.

ចំណាប់អារមណ្ត៍: លេបីសិនអ្នកនិយាយភាសាខែខរ្ត (Khmer) ខេសវាជំនួយភាសាខេដាយឥតគិតែថ្ល គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅខេលខសមាជិកឥតេចញែថ្ល បានកត់ខេនៅខាងមុខែនកូនេសៀវភៅខេនះ។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Pakitawagan iti miyembro toll-free nga number nga nakasurat iti sango ti libro.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shǫǫdí díí naaltsoos bidáahgi t'áá jiik'eh naaltsoos báha'dít'éhígíí béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka xubinta ee telefonka bilaashka ah ee ku qoran xagga hore ee buugyaraha.