UnitedHealthcare UnitedHealthcare Level Funded: P1500i10021B

Coverage for: Employee/Family | Plan Type: POS

Coverage Period: 01/01/24 - 03/31/25



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, visit <a href="www.myuhc.com">www.myuhc.com</a>. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="coinsurance">copayment</a>, <a href="deltactrible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> terms, see the Glossary. <a href="Possary">You can view the Glossary at <a href="www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-877-797-8812 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,500 Individual / \$3,000 Family Out-of-Network: \$3,000 Individual / \$6,000 Family Per calendar year.	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. <u>Preventive care</u> and categories with a <u>copay</u> are 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles 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:\$4,000 Individual / \$8,000 Family Out-of-Network: \$8,000 Individual / \$16,000 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 out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="www.myuhc.com">www.myuhc.com</a> or call 1-877-797-8812 for a list of <a href="network providers">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider in the 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 plan pays (balance billing). Be aware, your <u>network provider 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.</u>
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.

P1500I10021B Page 1 of 11

			What Yoเ	ı Will Pay		
	Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
			\$25 <u>copay</u> per visit, <u>deductible</u> does not apply	50% coinsurance	Virtual visits - No Charge by a Designated Virtual Network Provider.	
					No virtual coverage for out-of-Network.	
		Primary care visit to treat an injury or illness			Under age 19 - <u>Network</u> visits are covered at \$0 <u>copay</u> per visit, <u>deductible</u> does not apply	
	f you visit a health care provider's office or clinic				If you receive services in addition to office visit, additional copays, deductibles, or coinsurance may apply e.g. surgery.	
		<u>Specialist</u> visit	\$75 copay per visit, deductible does not apply	50% coinsurance	If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
		Preventive care/screening/ immunization	No Charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
		Diagnostic toot /v vov. blood	Lab: No Charge	Lab: 50% coinsurance	Preauthorization required for certain services	
		<u>Diagnostic test</u> (x-ray, blood work)	X-ray:		for out-of-Network or benefit reduces to 50% of allowed.	
	f you have a test		No Charge			
•	Imaging (CT/PET scans, MRIs)	0% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> required for certain services for out-of- <u>Network</u> or benefit reduces to 50% of allowed.		

			What Yo	u Will Pay	
	Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
-		Tier 1 Your Lowest - Cost Option	apply. <u>Specialty Drugs</u> : \$10 <u>copay, deductible</u> does  not apply  Retail: \$35 <u>copay</u> , <u>deductible</u> does not	copay, deductible does not apply  Retail: \$35 copay, deductible does not	Provider means pharmacy for purposes of this section. Retail: Up to a 90 day supply. Mail-Order: Up to a 90 day supply. Specialty: Up to a 31 day supply.  Specialty drugs are not covered through mail order. One retail copay applies per 31 day retail prescription.  You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us.
1	f you need drugs to reat your illness or condition	Tier 2 - Your Midrange - Cost Option	apply.  Mail-Order: \$87.50  copay, deductible does  not apply.  Specialty Drugs: \$150  copay, deductible does  not apply	copay, deductible does not apply	Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost.  If you use an out-of- <u>network</u> pharmacy, you will need to pay the cost up front, submit for reimbursement, and may be responsible for any amount over the <u>allowed amount</u> .  Certain preventive medications (including certain
ļ	More information about orescription drug coverage is available at www.myuhc.com	Tier 3 - Your Midrange - Cost Option	Retail: \$75 copay, deductible does not apply.  Mail-Order: \$187.50 copay, deductible does not apply.  Specialty Drugs: \$350 copay, deductible does not apply	apply. <u>Specialty Drugs</u> : \$350 <u>copay, deductible</u> does  not apply	contraceptives) and the List of Zero Cost Share Medications are covered at No Charge.  See the website listed for information on drugs covered by your plan. Not all drugs are covered.  You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.  If a dispensed drug has a chemically equivalent drug, the cost difference between drugs in addition
		Tier 4 - Your Highest - Cost Option	Retail: \$250 copay, deductible does not apply.  Mail-Order: \$625 copay, deductible does not apply.  Specialty Drugs: \$500 copay, deductible does not apply	Retail: \$250 copay, deductible does not apply.  Specialty Drugs: \$500 copay, deductible does not apply	to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
surgery	Physician/surgeon fees	0% coinsurance	50% coinsurance	Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
	Emergency room care	0% coinsurance	0% coinsurance *	\$300 per occurrence <u>copay</u> applies prior to the overall <u>deductible</u> .
	Emergency medical transportation	0% coinsurance	0% coinsurance *	*Network deductible applies  *Network deductible applies
If you need immediate medical attention	Urgent care	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply	50% coinsurance	Virtual visits (Telehealth) - No Charge by a Designated Virtual Network Provider.
				No virtual coverage for out-of-Network.  If you receive services in addition to Urgent Care visit, additional copays, deductibles, or coinsurance may apply e.g. surgery.
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
stay	Physician/surgeon fees	0% coinsurance	50% coinsurance	Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
		\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	50% coinsurance	Network partial hospitalization/intensive outpatient treatment: 0% coinsurance
If you need mental health, behavioral health, or substance	Outpatient services			<u>Preauthorization</u> required for certain services for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
abuse services	Inpatient services	0% coinsurance	50% coinsurance	Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.

			ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of- <u>Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	Primary Care Visit: \$25 copay per visit, deductible does not apply Specialist Visit: \$75 copay per visit, deductible does not apply		Cost sharing does not apply for preventive services.  Depending on the type of services, a copayment, deductibles, or coinsurance may apply.
	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	0% coinsurance	50% coinsurance	<u>Preauthorization</u> required for certain services for out-of- <u>Network</u> or benefit reduces to 50% of allowed.
	Home health care	0% <u>coinsurance</u>	50% coinsurance	Limited to 30 visits per year  Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
	Rehabilitation services  Habilitation services	0% <u>coinsurance</u> 0% <u>coinsurance</u>	50% coinsurance 50% coinsurance	30 combined visits/year for rehabilitation and habilitation services. Includes physical therapy, speech therapy, occupational therapy, pulmonary rehabilitation therapy, cardiac rehabilitation therapy, post-cochlear implant aural therapy, and cognitive rehabilitation therapy.
If you need help recovering or have other special health				Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
needs	Skilled nursing care	0% <u>coinsurance</u>	50% coinsurance	Limited to 60 days per year, combined with Inpatient Rehabilitation and Residential Treatment.  Preauthorization required for certain services for out-of-Network or benefit reduces to 50% of allowed.
	Durable medical equipment	0% coinsurance	50% coinsurance	Preauthorization is required out-of-network for DME over \$1,000 or benefit reduces to 50% of allowed amount.
	Hospice services	0% <u>coinsurance</u>	50% coinsurance	<u>Preauthorization</u> required for out-of- <u>Network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed.

			What You	ı Will Pay	
	Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Network   Toviaci   Out-of-Network	Limitations, Exceptions, & Other Important Information
ı	your child needs	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.
	dental or eye care	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.
	cilital of cyc care	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's dental check-up.

#### **Excluded Services & Other Covered Services:**

Ser	Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)						
•	Bariatric surgery	•	Dental care (adult)	•	Private-duty nursing		
•	Children's eye exam	•	Infertility treatment	•	Routine eye care (adult)		
•	Children's dental check-up	•	Long-term care	•	Routine foot care - Except as covered for		
•	Children's glasses	•	Non-emergency care when traveling outside the		Diabetes		
•	Cosmetic surgery		United States	•	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.)				
Acupuncture - 10 visits/year	•	Chiropractic (manipulative care) - 20 visits per year	•	Hearing aids - Limited to \$5,000 in Allowed Amounts every 36 months

## **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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="https://www.dol.gov/ebsa">www.dol.gov/ebsa</a>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.healthCare.gov">Health Insurance</a> Marketplace. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, 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 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 the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>.

Additionally, a consumer assistance program can help you file your appeal. Contact the Georgia Office of Insurance and Safety Fire Commissioner at 800-656-2298 or visit www.oci.ga.gov/ConsumerService/Home.aspx.

# 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? Yes.

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

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-633-2446.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-633-2446.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-866-633-2446.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-633-2446.

To see examples of how this <u>plan</u> 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 <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.

\$1,500

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

The plan's overall deductible	\$1,500

Specialist

Hospital (facility) coinsurance

Other coinsurance 0%

#### 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:

Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$10
Coinsurance	\$0
What isn't covered	•
Limits or exclusions	\$60
The total Peg would pay is	\$1,570

# Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

	The	plan's	overall	deductible	
--	-----	--------	---------	------------	--

Specialist

■ Hospital (facility) coinsurance

Other coinsurance

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

<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>	\$500
Coinsurance	\$(
What isn't covered	
Limits or exclusions	\$(
The total Joe would pay is	\$70

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist	
- Handital /facility/ acinausanaa	

Hospital (facility) coinsuranceOther coinsurance

Other coinsurance 0%

#### 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** 

•					
In this example, Mia would pay:					
Cost Sharing					
<u>Deductibles</u>	\$1,500				
Copayments	\$100				
Coinsurance	\$0				
What isn't covered					
Limits or exclusions	\$0				
The total Mia would pay is	\$1,600				

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

\$2.800

#### **Notice of Non-Discrimination**

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Online: UHC\_Civil\_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY711, Monday through Friday, 8 a.m. to 8 p.m.

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

Online: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at http://www.hhs.gov/ocr/office/file/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

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

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. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서(Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오

PAUNAWA: Kung nagsasalita ka ng **Tagalog** (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen** (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION: Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku** (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português** (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch** (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

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「保障および給付の概要」(Summary of Benefits and Coverage, SBC) に記載されているフリーダイヤルにてお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध 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 rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាដំនួយភាសាដោយភពគិតថ្លៃ ក៏មានសំរាប់អ្នក។ សូមទូសើពូទៅលេខភកចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្គេបអគ្គប្រយោជន៍ និងការរាប់ង់រង (Summary of

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné** (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo 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 bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).