Coverage for: Family | Plan Type: PS1

**Choice Plus Standard Plan** 

UnitedHealthcare\*

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 1-877-440-5983.or visit welcometouhc.com. 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 underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$500 Individual / \$1,250 Family Out-of-Network: \$1,000 Individual / \$2,500 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: \$2,500 Individual / \$6,250 Family Out-of-Network: \$5,000 Individual / \$12,500 Family Per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>myuhc.com</u> or call <b>1-877-440-5983</b> for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the Designated <u>Network</u> . You pay more if you use a <u>provider</u> in the <u>Network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Virtual visits - No Charge by a Designated Virtual Network  Provider. No virtual coverage out-of-network  If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Designated Network: \$20 copay per visit, deductible does not apply. Network: \$40 copay per visit, deductible does not apply.	20% <u>coinsurance</u>	If you receive services in addition to office visit, additional copays, deductibles or coinsurance may apply e.g. surgery.	
	Preventive care/screening/ immunization	No Charge	20% coinsurance	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 toot	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	20% coinsurance	None	
If you have a test	Imaging (CT/PET scans, MRIs)	0% coinsurance	20% coinsurance	None	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

	What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 1 – Your Lowest Cost Option	Retail: \$5 <u>copay</u> (up to 31 days), \$15 <u>copay</u> (up to 90 days) Mail-Order: \$12.50 <u>copay</u>	Not Covered	Provider means pharmacy for purposes of this section.
If you need drugs to treat your illness or condition	Tier 2 – Your Mid-Range Cost Option	Retail: \$25 copay (up to 31 days), \$75 copay (up to 90 days) Mail-Order: \$62.50 copay	Not Covered	Retail: Up to a 31-day supply or 90 day at 3 times retail copay. Mail-Order: Up to a 90-day supply.  You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by OptumRx. If you use an out-of-network pharmacy (including a mail order pharmacy), you may be responsible for any amount
More information about prescription drug coverage is available at	Tier 3 – Your Mid-Range Cost Option	Retail: \$50 <u>copay</u> (up to 31 days), \$150 <u>copay</u> (up to 90 days) Mail-Order: \$125 <u>copay</u>	Not Covered	over the allowed amount. Certain drugs may have a pre- authorization requirement or may result in a higher cost. 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
www.optumrx.com	Specialty	(1-31 days) Tier 1: \$5 copay Tier 2: \$25 copay Tier 3: 10% up to \$150 copay  (32-90 days) Tier 1: \$12.50 copay Tier 2: \$62.50 copay Tier 3: 10% up to \$300 copay	Not Covered	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 Non-Preferred brand drug is available as a Generic drug, and the Non-preferred brand is chosen over its Generic, an additional ancillary fee is charged.  Out of Pocket limit: \$4,000 Individual/\$10,000
If you have	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	20% <u>coinsurance</u>	None
outpatient surgery	Physician/surgeon fees	0% <u>coinsurance</u>	20% coinsurance	None
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> per visit, <u>deductible</u> does not apply.	\$150 <u>copay</u> per visit, <u>deductible</u> does not apply.	None

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\mathsf{plan}}$  or policy document at  $\underline{\mathsf{welcometouhc.com}}$ .

	What You Will Pay				
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency medical transportation	No Charge	No Charge	None	
	<u>Urgent care</u>	\$25 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
If you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	20% coinsurance	<u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	
stay	Physician/surgeon fees	0% coinsurance	20% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services  For more information	Outpatient services	\$20 <u>copay</u> per visit after first 30 visits at no <u>copay</u> , <u>deductible</u> does not apply	20% coinsurance	For non-network/routine Outpatient prior authorization is required. Other services (including but not limited to Intensive Outpatient Program, Electroconvulsive Therapy, and Applied Behavior Analysis), copay is waived. In Network EAP/Behavioral Telehealth 0% coinsurance, deductible does not apply.	
contact Optum Behavioral Solutions, (800) 354-3950	Inpatient services	0% coinsurance	20% coinsurance	Pre-Authorization Required	
	Office visits	No Charge after 1st initial visit which \$20 copay applies	20% coinsurance	Cost sharing does not apply for preventive services.  Depending on the type of service a copayment, coinsurance or deductible may apply. Maternity care may include tests	
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	20% coinsurance	and services described elsewhere in the SBC (i.e. ultrasound.)	
	Childbirth/delivery facility services	0% <u>coinsurance</u>	20% coinsurance	Inpatient preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or benefit reduces to 50% of <u>allowed amount</u> .	
If you need help	Home health care	0% coinsurance	20% coinsurance	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
recovering or have other special health needs	Rehabilitation services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Limit 75 combined per calendar year: Physical, Speech, Occupational Visit limits do not apply for services with a Behavioral Health diagnosis. Pulmonary: 25 visits each; Cardiac: 36 visits	

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\mathsf{plan}}$  or policy document at  $\underline{\mathsf{welcometouhc.com}}$ .

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitative services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply.	20% <u>coinsurance</u>	Services are provided under and limits are combined with Rehabilitation Services above.	
	Skilled nursing care	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Skilled Nursing is limited to 100 days per calendar year. Inpatient rehabilitation limited to 45 days.  Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.	
	Durable medical equipment	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years.  Preauthorization is required out-of-network for DME over \$1,000 or benefit reduces to 50% of allowed amount.	
	Hospice services	No Charge	20% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of <u>allowed amount</u> .	
	Children's eye exam	\$20 copay per outpatient visit	20% coinsurance	Full vision benefits available under Vision Plan.	
If your child needs	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.	
dental or eye care	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's Dental check-up. Full dental coverage available under Dental Plan.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

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

Services Your Plan Generally Does NOT Cover (Chec	k your policy or plan document for more information	and a list of any other excluded services.)
<ul><li>Cosmetic surgery</li><li>Glasses</li></ul>	<ul> <li>Long-term care</li> <li>Non-emergency care when travelling outside - the U.S.</li> </ul>	<ul> <li>Private duty nursing</li> <li>Routine eye care</li> <li>Routine foot care – Except as covered for Diabetes</li> <li>Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to the	ese services. This isn't a complete list. Please see yo	our <u>plan</u> document.)
<ul> <li>Acupuncture</li> <li>Bariatric Surgery</li> <li>Chiropractic (Manipulative care) – 25 visits per calendar year</li> </ul>	<ul> <li>Dental Care</li> <li>Dialysis – no coverage for <u>out-of-network</u></li> <li>Gender Identity Disorder</li> <li>Fertility Coverage</li> </ul>	<ul> <li>Hearing aids - \$3,000 per hearing impaired ear, per 3 years</li> <li>Nutritional Counseling</li> <li>Skin Cancer Screening – covered with no cost share when preventive</li> </ul>

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 Health Insurance <a href="https://www.dol.gov/ebsa">Marketplace</a>. For more information about the <a href="https://www.dol.gov/ebsa">Marketplace</a>, visit <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.dol.gov/ebsa">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.dol.gov/ebsa">Marketplace</a>. For more information about the <a href="https://www.dol.gov/ebsa">Marketplace</a>, visit <a href="https://www.dol.gov/ebsa">www.dol.gov/ebsa</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 <u>myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. Contact dol.gov/ebsa/healthreform.

#### 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:**

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at welcometouhc.com.

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-440-5983.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-440-5983.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-440-5983.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-440-5983.

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

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>welcometouhc.com</u>.

# **About these Coverage Examples:**



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

Peg is Having a Baby							
	Peg is Having a Baby			Mia's Simple Fracture			
(9 months of in- <u>network</u> pre-natal care and a		(a year of routine in- <u>network</u> care of	a well-	and the control of th	(in- <u>network</u> emergency room visit and		
hospital delivery)	controlled condition)		follow up care)				
■ The <u>plan's</u> overall <u>deductible</u>	\$500	■ The <u>plan's</u> overall <u>deductible</u>	\$500	■ The <u>plan's</u> overall <u>deductible</u>	\$500		
Specialist copay	\$300 \$20	Specialist copay	\$300 \$20	Specialist copay	\$300 \$20		
■ Hospital (facility) coinsurance	0%	■ Hospital (facility) <u>coinsurance</u>	Ψ <u>2</u> 0	Hospital (facility) coinsurance	0%		
■ Other <u>coinsurance</u>	0%	Other coinsurance	0%	■ Other <u>coinsurance</u>	0%		
This EXAMPLE event includes services like	ke:	This EXAMPLE event includes service	s like:	This EXAMPLE event includes ser	vices like:		
Specialist office visits (pre-natal care)		Primary care physician office visits (include	ding disease	Emergency room care (including me	dical supplies)		
Childbirth/Delivery Professional Services		education)		Diagnostic test (x-ray)			
Childbirth/Delivery Facility Services	,	Diagnostic tests (blood work)		<u>Durable medical equipment</u> (crutche	,		
<u>Diagnostic tests</u> (ultrasounds and blood work	()	Prescription drugs  Durable medical equipment (alueses met	orl	Rehabilitation services (physical the	rapy)		
Specialist visit (anesthesia)		Durable medical equipment (glucose met	er)				
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800		
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:			
Cost Sharing		Cost Sharing		Cost Sharing			
	\$500	<u>Deductibles</u>	\$500	Dadwatible a			
<u>Deductibles</u>	ΨΟΟΟ	Deductibles	ΨΟΟΟ	<u>Deductibles</u>	\$500		
<u>Deductibles</u> <u>Copayments</u>	\$0	<u>Copayments</u>	\$80	<u>Copayments</u>	\$500 \$400		
Copayments	\$0	Copayments	\$80	Copayments	\$400 \$0		
Copayments Coinsurance	\$0	Copayments Coinsurance	\$80	Copayments Coinsurance	\$400		

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), TTY 711, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

**Phone:** Toll-free 1-800-368-1019, 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), TTY 711, 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 تتحدت 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 Beneficios 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 زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و یوشش (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: បើសិនអ្នកនិយាយ**កាសាខ្មែរ (Khmer)** សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

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).