Coverage Period: 01/01/2022-12/31/2022

Coverage for: Employee/Family | Plan Type: PPO



HSA Options PPO \$2500 Deductible

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 <u>www.welcometouhc.com</u> or call 1-844-333-8019. 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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-844-333-8019 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$2,500 Individual / \$5,000 Family Non-Network: \$4,500 Individual / \$9,000 Family per calendar year.	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> and primary care services 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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network provider</u> : \$4,500 Individual / \$6,850 Family For out-of- <u>network</u> providers: \$9,000 Individual / \$13,700 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> , the overall family <u>out-of-pocket limits</u> must be met.
What is not included in the <u>out-of-pocket</u> <u>limit?</u>	Premiums, balance-billing charges, health care this plan doesn't cover, penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.myuhc.com</u> or call 1-844-333-8019 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness 30% coinsurance		50% <u>coinsurance</u>	Virtual visits -In Network 30% coinsurance after deductible by a Designated Virtual Network Provider. If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply. No virtual visit coverage for out of network.
	Specialist visit	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Preventive care/screening/ immunization No charge		50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% coinsurance	50% <u>coinsurance</u>	Prior Authorization is required for Sleep Studies or benefit reduces to 50% of allowed amount.
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% <u>coinsurance</u>	None

		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
	Generic Drugs (Tier 1)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply.
	Preferred brand drugs (Tier 2)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	Mail-Order: Up to a 90 day supply. Certain drugs may have a Prior Authorization requirement or may result
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.welcometouhc.com	Non-preferred brand drugs (Tier 3)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	in a higher cost. If you use a non- network Pharmacy, you are responsible for any amount over the allowed amount. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available. See the website listed for information on drugs covered by your plan. Not all drugs are covered. Prescription drug costs are subject to the annual deductible. Certain preventive medications (including certain contraceptives) are covered at No Charge. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable Copay and/or Coins may be applied.
	Specialty drugs (Tier 4)	Retail: Not covered Mail Order: Not covered	Retail: Not covered	None

		What You	ı Will Pay	
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	Prior Authorization is required for certain services or benefit reduces to 50% of allowed amount.
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need immediate medical attention	Emergency room care	30% <u>coinsurance</u>	30% coinsurance	Network deductible applies
	Emergency medical transportation	30% <u>coinsurance</u>	30% coinsurance	Network deductible applies.
	<u>Urgent care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization is required or benefit reduces to 50% of <u>allowed</u> <u>amount</u> .
nospitai stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None

		What You	ı 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
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Cognitive Behavioral Therapy provided by AbleTo is covered at 100% no cost share for initial consultation; ongoing therapeutic treatments are payable at 100% after in Network plan deductible is satisfied. AbleTo is a contracted provider for Optum Behavioral services specifically for Cognitive Behavioral Therapy. Prior Authorization is required for certain treatments or benefit reduces to 50% of allowed amount. Prior Authorization is also required for Benefits provided for Applied Behavioral Analysis (ABA) if applicable or benefit reduces to 50% of allowed amount.
	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization is required for certain treatments or benefit reduces to 50% of allowed amount.
	Office visits	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for
If you are pregnant	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Inpatient stays that exceed normal 48 hours for vaginal delivery or 96 hours
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	for cesarean or benefit reduces to 50% of <u>allowed amount</u> . Routine pre-natal care is covered at no charge.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 visits per calendar year. Prior Authorization is required for Home Health Care for certain services (skilled nursing by RN or LPN) or benefit reduces to 50% of allowed amount.
	Rehabilitation services 30% coins		50% <u>coinsurance</u>	Physical, Speech, Occupational, Pulmonary, Cognitive Rehabilitation Therapy: 20 visits each per calendar year; Cardiac: 36 visits per calendar year. Physical, Speech, Occupational Therapy Visit limit doesn't apply for children under the age of 18.
If you need help recovering or have other special health needs	Habilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization required for certain services provided under <u>Rehabilitation</u> <u>Services</u> and limits are combined with <u>Rehabilitation Services</u> above.
	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 days per calendar year. Prior Authorization is required or benefit reduces to 50% of <u>allowed amount</u> .
	Durable medical equipment	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. Prior Authorization is required for DME over \$1,000 or benefit reduces to 50% of allowed amount.
	Hospice services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prior Authorization is required before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of allowed amount.

		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
TC 1.214 4-	Children's eye exam	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 1 exam every 2 calendar years.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	No coverage for Children's glasses.
dental of eye care	Children's dental check- up Not covered Not covered	No coverage for Children's Dental check-up.		

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does N <u>services</u> .)	OT Cover (Check your policy or <u>plan</u> document for more	information and a list of any other <u>excluded</u>		
Bariatric SurgeryChild dental check-upChild vision glasses	 Cosmetic Surgery Dental Care (Adult) Long-term care Non-emergency care when traveling outside the U.S. 	 Private-duty nursing Routine foot care – Except as covered for Diabetes 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.)				
AcupunctureChiropractic care	Hearing aids	Infertility treatmentAdult routine vision exam (i.e. refraction)		

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov/ or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <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: 1-844-333-8019 or visit <u>www.myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>.

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-333-8019.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-333-8019 .

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-844-333-8019.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-333-8019 .

———————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.

Peg is Having a Baby

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

·	
■ The <u>plan's</u> overall	\$2,500
<u>deductible</u>	\$2,500
■ Specialist coinsurance	30%
■ Hospital (facility)	30%
<u>coinsurance</u>	30 / 0
■ Other <u>coinsurance</u>	30%

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)

	1			
Total Exam	ple Cos	st		\$12,700
In this exan	nple, Pe	eg would	pay:	

<u>Cost Sharing</u>				
<u>Deductibles</u>	\$2,500			
Copayments	\$0			
<u>Coinsurance</u>	\$2,000			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$4,560			

Managing Joe's type 2 Diabetes

(a year of routine in-<u>network</u> care of a wellcontrolled condition)

■ The plan's overall	42.500
<u>deductible</u>	\$2,500
Specialist coinsurance	30%
■ Hospital (facility)	30%
<u>coinsurance</u>	30 / 0
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would	pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$2,500	
Copayments	\$0	
<u>Coinsurance</u>	\$900	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$3,420	

Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall	\$2,500
<u>deductible</u>	
■ Specialist coinsurance	30%
■ Hospital (facility)	30%
<u>coinsurance</u>	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) <u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

Total Evample Con

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$2,500	
Copayments	\$0	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,600	

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 http://www.hhs.gov/ocr/office/file/index.html.

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 تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (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 (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 (Benefits and Coverage SBC) تماس بگیرید.

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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.

ចំណាប់អាវម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សុមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ 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 yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá sh**o**odí 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).