Coverage for: Employee/Family | Plan Type: PPO

Coverage Period: 01/01/2023-12/31/2023



### **HSA Options PPO \$1,500.00 Deductible**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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="https://uhc.welcometouhc.com/">https://uhc.welcometouhc.com/</a> or call 1-844-333-8019. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf">https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf</a> or call 1-844-333-8019 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$1,500.00 Individual / \$3,000.00 Family Non-Network: \$3,000.00 Individual / \$6,000.00 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> 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> : \$3,000.00 Individual / \$6,000.00 Family For out-of- <u>network</u> providers: \$6,000.00 Individual / \$12,000.00 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>	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> 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	ı Will Pay	
Common Medical Eve	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 he care provider's or clinic		20% <u>coinsurance</u>	40% <u>coinsurance</u>	Virtual visits -In Network 20% 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.
of chine	<u>Specialist</u> visit	20% coinsurance	40% <u>coinsurance</u>	None
	Preventive care/screening/immunization	No charge	40% <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 te	Diagnostic test (x-ray, blood work)	20% coinsurance	40% <u>coinsurance</u>	Prior Authorization is required non- network for Sleep Studies or benefit reduces to 50% of allowed amount.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

		What You		
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 drugs to treat your illness or condition More information about prescription	Generic Drugs (Tier 1)	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	Retail: 20% <u>coinsurance</u>	Provider means pharmacy for purposes of this section.  Retail: Up to a 31 day supply.  Mail-Order: Up to a 90 day supply.  Certain drugs may have a Prior  Authorization requirement or may result in a higher cost. If you use a nonnetwork 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.
drug coverage is available at www.welcometouhc.com	Preferred brand drugs (Tier 2)	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	Retail: 20% <u>coinsurance</u>	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
	Non-preferred brand drugs (Tier 3)	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	Retail: 20% <u>coinsurance</u>	equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable <u>Copay</u> and/or Coins may be applied.
	Specialty drugs (Tier 4)	Retail: 20% <u>coinsurance</u> Mail Order: Not covered	Retail: Not covered	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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization is required non- network for certain services or benefit reduces to 50% of <u>allowed amount</u> .
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If way mood	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Network deductible applies
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	20% coinsurance	Network deductible applies.
attention	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$0 Confinement <u>Deductible</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization is required non- network or benefit reduces to 50% of allowed amount.
Troop Total	Physician/surgeon fees	20% <u>coinsurance</u>	40% <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	20% <u>coinsurance</u>	40% <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 nonnetwork 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	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization is required non- network for certain treatments or benefit reduces to 50% of allowed amount.
	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required non-
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	network for Inpatient stays that exceed normal 48 hours for vaginal delivery or
If you are pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	96 hours for cesarean or benefit reduces to 50% of <u>allowed amount</u> . Routine pre-natal care is covered at no charge.

		What You	Will Pay	Limitations, Exceptions, & Other Important Information
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 60 visits per calendar year.  Prior Authorization is required non- network for Home Health Care for certain services (skilled nursing by RN or LPN) or benefit reduces to 50% of allowed amount.
	Rehabilitation services	20% <u>coinsurance</u>	40% <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.
	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required non- network for certain services provided under <u>Rehabilitation Services</u> and limits are combined with <u>Rehabilitation</u> <u>Services</u> above.
	Skilled nursing care	\$0 Confinement <u>Deductible</u> 20% <u>coinsurance</u>	\$0 Confinement <u>Deductible</u> 40% <u>coinsurance</u>	Limited to 60 days per calendar year.  Prior Authorization is required non- network or benefit reduces to 50% of allowed amount.
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Covers 1 per type of DME (including repair/replacement) every 3 years. Prior Authorization is required non-network for DME over \$1,000.00 or benefit reduces to 50% of allowed amount.

		What You		
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
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization is required non- network before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of <u>allowed</u> amount.
If your shild nood	Children's eye exam			Limited to 1 exam every 2 calendar years.
If your child needs dental or eye care	L hildren's diasses	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 NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u> .)			
<ul> <li>Adult routine vision exam (i.e., refraction)</li> <li>Bariatric Surgery</li> <li>Cosmetic Surgery</li> </ul>	<ul> <li>Dental Care (Adult)</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul> <li>Private-duty nursing</li> <li>Routine foot care – Except as covered for Diabetes</li> <li>Weight loss programs</li> </ul>	
<ul> <li>Other Covered Services (Limitations may apply</li> <li>Acupuncture</li> <li>Chiropractic care</li> </ul>	<ul><li>to these services. This isn't a complete list. Ple</li><li>Hearing aids</li></ul>	Infertility treatment	

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 <a href="https://www.dol.gov/ebsa/healthreform">https://www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.dol.gov/ebsa/healthreform">Health Insurance Marketplace</a>. 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 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 <a href="https://www.myuhc.com/">https://www.myuhc.com/</a> or the Employee Benefits Security Administration at 1-866-444-3272 or <a href="https://www.myuhc.com/">www.dol.gov/ebsa/healthreform</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? 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 1-844-333-8019.

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	\$1500.00
<u>deductible</u>	\$1500.00
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
■ Other <u>coinsurance</u>	20%

# 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 Ex	cample Cost	\$12,700
In this e	xample, Peg wo	uld pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,500.00	
Copayments	\$0.00	
<u>Coinsurance</u>	\$1,500.00	
What isn't covered		
Limits or exclusions	\$60.00	
The total Peg would pay is	\$3,060.00	

### Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall	\$1500.00
<u>deductible</u>	
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
■ Other <u>coinsurance</u>	20%

## 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>	\$1,500.00	
Copayments	\$0.00	
<u>Coinsurance</u>	\$800.00	
What isn't covered		
Limits or exclusions	\$20.00	
The total Joe would pay is	\$2,320.00	

#### Mia's Simple Fracture

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

■ The <u>plan's</u> overall	\$1500.00
<u>deductible</u>	
■ Specialist coinsurance	20%
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
Other coinsurance	20%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

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

**Total Example Cost** 

1	<del>+=,</del> ==	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,500.00	
Copayments	\$0.00	
<u>Coinsurance</u>	\$300.00	
What isn't covered		
Limits or exclusions	\$0.00	
The total Mia would pay is	\$1,800.00	

\$2,800

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: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

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 تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية ( Summary of ) 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) 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) تحاص 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.

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