Coverage Period: 01/01/2024-12/31/2024

Coverage for: Family | Plan Type: POS



### Signature Plan - CA

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 www.ingrambenefits.com or call 1-800-876-7266. 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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-866-204-3120 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network: \$500.00 Individual / \$1,000.00 Family Non-Network: \$700.00 Individual / \$1,400.00 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 <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 primary care services with <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 <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> ?	Medical- For <u>network provider</u> : \$2,100.00 Individual / \$4,200.00 Family For out-of- <u>network</u> providers: \$4,150.00 Individual / \$8,300.00 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> , 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</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. This plan uses Network Select Plus. See <a href="https://www.myuhc.com">www.myuhc.com</a> or call 1-866-204-3120 for a list of	



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

		What You W	'ill 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	Primary care visit to treat an injury or illness.  Premium Providers.  All other Network Providers	\$15.00 copay/visit \$25.00 <u>copay</u> /visit	35% <u>coinsurance</u>	Virtual visit by a Designated Virtual  Network Provider - In network no charge per visit 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.
care <u>provider's</u> office or clinic	Specialist visit  Premium Providers  All other Network  Providers	\$30.00 copay/visit \$40.00 <u>copay</u> /visit	35% <u>coinsurance</u>	None
	Preventive care/screening/immunization	No charge	35% <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.

		What You W	ill 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 a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Prior Authorization required out-of- network for Sleep Studies or benefit reduces by \$500.00 penalty.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	35% coinsurance	None
	Generic Drugs (Tier 1)	Retail: \$8.00 <u>copay</u> 30-day supply Mail Order: \$20.00 <u>copay</u> 90-day supply	Not Covered	To verify the coverage of a medication, please call customer care at 1-800-503-3241, visit <a href="www.caremark.com">www.caremark.com</a> , or download CVS Caremark's mobile app.
If you need drugs to treat your illness or condition	Preferred brand drugs (Tier 2)	30% coinsurance deductible does not apply. Minimum: \$25 – 30-day supply, \$62.50 – 90-day supply.  Maximum: \$100 – 30-day supply, \$250 – 90-day supply	Not covered	Maintenance medications are available for 90-day supply at either CVS retail pharmacies, CVS pharmacies within Target, or through mail-order.  If applicable, when a brand medication is chosen by you even though a generic equivalent is available under the plan, you will pay a higher copay/coinsurance as well as paying the difference in cost between the brand and generic medication.  Medications/Prescription Drugs classified as "Specialty or Limited Distribution" can be obtained through CVS Specialty Pharmacy.  Please visit <a href="https://www.cvsspecialty.com">www.cvsspecialty.com</a> or call 1-800-237-2767. These medications will be shipped to your home or local CVS pharmacy for pick up.  Certain brand name drugs are subject to step therapy requirements.  You can receive up to a 30-day supply at your local participating pharmacy or 90-day supply by mail or at a CVS pharmacy.
More information about prescription drug coverage is available at www.caremark.com	Non-preferred brand drugs (Tier 3)	40% coinsurance deductible does not apply. Minimum: \$60 – 30-day supply, \$150 – 90-day supply. Maximum: \$150 – 30-day supply, \$375 – 90-day supply	Not Covered	

		What You W	ill 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
	Specialty drugs (Tier 4)	30% coinsurance \$0 out-of-pocket if participating in PrudentRx Program*  *Members enrolled in the PrudentRx program have the opportunity to get select specialty drugs at no cost.	Retail: N/A Mail Order: N/A	\$2,500 Annual Out-of-Pocket Maximum. Out-of-Network prescriptions: Member pays full cost and files a paper claim for reimbursement. Member will be reimbursed the discounted cost of the drug, minus the applicable member cost share. Specialty drugs are dispensed exclusively through CVS/Caremark's Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250.00 <u>copay</u> /visit	35% coinsurance	Prior Authorization required for certain services out-of- <u>network</u> or benefit reduces by \$500.00 penalty.
	Physician/surgeon fees	No charge	35% coinsurance	None
If you need	Emergency room care	20% coinsurance	20% <u>coinsurance</u>	None
immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	<u>Urgent care</u>	\$75.00 <u>copay</u> /visit	35% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Prior Authorization required out-of- network or benefit reduces by \$500.00 penalty.
	Physician/surgeon fees	20% coinsurance	35% coinsurance	None

		What You Wi	ill 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	\$25.00 <u>copay</u> /visit	35% coinsurance	Prior Authorization required out-of- network for certain treatments or benefit reduces by \$500.00.00 penalty. Prior Authorization is also required for Benefits provided for Applied Behavioral Analysis (ABA) out-of- network or benefit reduces by \$500.00.00 penalty. Cognitive Behavioral Therapy provided by AbleTo is covered at 100% no cost share for the initial consultation and ongoing therapeutic treatments. AbleTo is a contracted provider for Optum Behavioral services specifically for Cognitive Behavioral Therapy. Partial Hospitalization/Intensive Outpatient Treatment In- Network - \$250.00 copay/per visit. Out Of Network - 35% coinsurance after deductible.
	Inpatient services	20% <u>coinsurance</u>	35% coinsurance	Prior Authorization required out-of- network or benefit reduces by \$500.00 penalty.
	Office visits	\$25.00 copay/initial visit only	35% coinsurance	Prior Authorization required out-of-
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	35% coinsurance	network for Inpatient stays that exceed normal 48 hours for vaginal delivery or
	Childbirth/delivery facility services	20% <u>coinsurance</u>	35% <u>coinsurance</u>	96 hours for cesarean or benefit reduces by \$500.00 penalty. Routine pre-natal care is covered at No Charge.

		What You W	ill 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
	Home health care	No charge	35% <u>coinsurance</u>	Prior Authorization required out-of- network for Home Health Care or benefit reduces by \$500.00 penalty. 60 visit limit per calendar year (combined in-network and out-of-network) applies to physical, speech, occupational therapy provided in the home.
If you need help recovering or have other special health needs	Rehabilitation services	20% coinsurance	35% coinsurance	Cardiac Rehabilitation - 36 visit limit; Pulmonary Rehabilitation - 36 visit limit; Occupational Therapy - 30 visit limit; Physical Therapy - 30 visit limit and \$15.00 copay per visit (in-network). All other therapies: 20% coinsurance after deductible (in-network); Speech Therapy - 30 visit limit. Note: All visits are per calendar year and combined network and out-of-network.
	Habilitation services	20% coinsurance	35% coinsurance	None
	Skilled nursing care	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Prior Authorization required out-of- network for Skilled Nursing or benefit reduces by \$500.00 penalty. 100 day limit applies per calendar year (combined network and out-of-network).
	Durable medical equipment	20% <u>coinsurance</u>	35% coinsurance	Prior Authorization required out-of- network for DME devices that cost more than \$1,000.00 per device or benefit reduces by \$500.00 penalty.

		What You W	ill 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
	Hospice services	No charge	35% <u>coinsurance</u>	Prior Authorization required out-of- network for Hospice In-patient Only or benefit reduces by \$500.00 penalty.
	Children's eye exam	Not covered	Not covered	None
If your child needs	Children's glasses	Not covered	Not covered	None
dental or eye care	Children's dental check- up	Not covered	Not covered	None

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

Chiropractic care

Services Your <u>Plan</u> Generally Does NOT Cover <u>services</u> .)	(Check your policy or <u>plan</u> document for more i	nformation and a list of any other <u>excluded</u>
<ul><li>Acupuncture</li><li>Adult routine vision exam (i.e. refraction)</li><li>Cosmetic Surgery</li></ul>	<ul><li>Dental Care (Adult)</li><li>Infertility treatment</li><li>Long-term care</li></ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply	to these services. This isn't a complete list. Plea	se see your <u>plan</u> document.)
Bariatric Surgery	Hearing aids	Routine foot care

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.deltah.com/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 <u>Grievance</u> and <u>Appeals Rights</u>: 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: 1-866-204-3120 or visit <a href="https://uhc.welcometouhc.com/www.welcometouhc.com">https://uhc.welcometouhc.com/www.welcometouhc.com</a> or the Employee Benefits Security Administration at 1-866-444-3272 or <a href="https://uhc.welcometouhc.com/www.welcometouhc.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 <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 1-866-204-3120.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-204-3120.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-204-3120.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-204-3120.

—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	\$500.00
<u>deductible</u>	\$500.00
■ Specialist copayment	\$40.00
■ Hospital (facility)	20%
<u>coinsurance</u>	2070
■ Other coinsurance	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 Example Cost	\$12,700
In this example, Peg would	pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500.00	
Copayments	\$0.00	
<u>Coinsurance</u>	\$1,600.00	
What isn't covered		
Limits or exclusions	\$60.00	
The total Peg would pay is	\$2,160.00	

## 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	\$500.00
<u>deductible</u>	Ψ300.00
■ Specialist copayment	\$40.00
■ Hospital (facility)	20%
<u>coinsurance</u>	
■ 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>	\$100.00	
Copayments	\$600.00	
Coinsurance	\$900.00	
What isn't covered		
Limits or exclusions	\$20.00	
The total Joe would pay is	\$1,620.00	

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall	\$500.00
deductible	\$500.00
■ Specialist copayment	\$40.00
■ Hospital (facility)	20%
<u>coinsurance</u>	20 / 0
■ Other <u>coinsurance</u>	20%

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

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

Total Example Cost	\$2,800
In this example, Mia would pay:	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500.00	
Copayments	\$200.00	
<u>Coinsurance</u>	\$300.00	
What isn't covered		
Limits or exclusions	\$0.00	
The total Mia would pay is	\$1,000.00	

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: <u>UHC\_Civil\_Rights@uhc.com</u>

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 (Benefits and Coverage SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, 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**oo**dí 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).