UnitedHealthcare HDHP Choice Plus In/Out of Network Plan and DHP Plan

Coverage for: Family | Plan Type: PS1

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 1-866-633-2474.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 <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> : \$1,600 Individual / \$3,200 Family <u>Out-of-Network</u> : \$3,000 Individual / \$6,000 Family Per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the 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> is 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 <u>deductibles</u> for specific services?	Yes.	There is a separate deductible of \$4,500 for Bariatric surgery.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$3,425 Individual / \$6,850 Family <u>Out-of-Network</u> : \$6,000 Individual / \$12,000 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 limit</u> must be 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 1-866-633-2474 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network</u> <u>provider</u> might use an out-of- <u>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 **<u>copayment</u>** and <u>**coinsurance**</u> costs shown in this chart are after your <u>**deductible**</u> has been met, if a <u>**deductible**</u> applies.

Common		What You		
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	20% <u>coinsurance after</u> <u>deductible</u>	40% <u>coinsurance</u> after deductible	Virtual visits - 20% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage out-of- <u>network</u> For members on DHP: no cost for PCP and Specialist Visits (applying to qualifying conditions only) 100% coverage after deductible is met, In Network benefits only.
	<u>Specialist</u> visit	20% <u>coinsurance after</u> <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	For members on DHP: no cost for PCP and Specialist Visits (applying to qualifying conditions only) 100% coverage after deductible is met, In Network benefits only.
	Preventive care/screening/ immunization	No Charge	40% <u>coinsurance after</u> <u>deductible</u>	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 test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Preauthorization is required out-of-network for certain services or benefit reduces by 50% of allowed amount.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Preauthorization is required out-of-network or benefit reduces by 20% of allowed amount.
If you need drugs to treat your illness or condition	Tier 1 – Your Lowest Cost Option	20% <u>coinsurance</u> after deductible	Retail: 40% <u>coinsurance</u> <u>after</u> <u>deductible</u>	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply or Preferred 90 Day Retail Network Pharmacy For members on DHP: no cost for
More information about <u>prescription</u> <u>drug coverage</u> is available at	Tier 2 – Your Mid-Range Cost Option	20% <u>coinsurance</u> after deductible	Retail: 40% <u>coinsurance</u> <u>after</u> <u>deductible</u>	medications and supplies (applying to qualifying conditions only) 100% coverage after deductible is met. You may need to obtain certain drugs, including certain <u>specialty drugs</u> , from a pharmacy designated by us.
welcometouhc.com	Tier 3 – Your Mid-Range Cost Option	20% <u>coinsurance</u> after deductible	Retail: 40% <u>coinsurance</u> <u>after</u> <u>deductible</u>	Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an <u>out-of-network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount
	Tier 4 –Specialty Medications	Not Applicable	Not Applicable	over the <u>allowed amount</u> . Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered.

Common	Common On the View New You Will Pay					
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		
				You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. Prescription drug costs are subject to the annual <u>deductible</u> . <u>Network deductible</u> will be applied to the <u>out-of-network provider</u> and applies to the <u>Network out-of-pocket limit</u>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance after</u> <u>deductible</u>	40% <u>coinsurance</u> after deductible	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.		
	Physician/surgeon fees	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	None		
If you need immediate medical	Emergency room care	20% <u>coinsurance</u> after deductible	*20% <u>coinsurance</u> after deductible	* <u>Network</u> <u>deductible</u> applies		
attention	Emergency medical transportation	20% <u>coinsurance</u> after deductible	*20% <u>coinsurance</u> after deductible	* <u>Network</u> <u>deductible</u> applies		
	<u>Urgent care</u>	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	None		
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	40% <u>coinsurance</u> after deductible	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.		
	Physician/surgeon fees	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	None		
If you need mental health, behavioral health, or substance abuse services	Outpatient services	First 20 visits per year: 0% <u>coinsurance</u> after deductible After 20 visits: 20% <u>coinsurance after</u> <u>deductible</u>	40% <u>coinsurance</u> <u>after</u> <u>deductible</u>	<u>Network</u> Partial hospitalization/intensive outpatient treatment: 20% <u>coinsurance</u> after deductible <u>Preauthorization</u> is required out-of- <u>network</u> for certain services or benefit reduces by 50% of <u>allowed amount</u> .		
	Inpatient services	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	Preauthorization is required out-of-network or benefit reduces to 50% of allowed amount.		
If you are pregnant	Office visits	No Charge	40% <u>coinsurance</u> after deductible	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> ,		
	Childbirth/delivery professional services	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	<u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)		

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

Common		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	
	Childbirth/delivery facility services	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	40% <u>coinsurance</u> after deductible	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 recovering or have other special health	Home health care	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Limited to 60 visits per calendar year. <u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by50% of <u>allowed amount</u> .	
needs	Rehabilitation services	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Limits per calendar year: Physical, Speech, Occupational: 60 visits each; Cardiac and Pulmonary: Unlimited	
	Habilitative services	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.	
	Skilled nursing care	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	40% <u>coinsurance</u> after deductible	Limited to 60 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required out-of- <u>network</u> or benefit reduces by 50% of <u>allowed amount</u> .	
	<u>Durable medical</u> equipment	20% <u>coinsurance</u> after deductible	40% <u>coinsurance</u> after deductible	Covers 1 per type of DME (including repair/replacement) every 3 years. <u>Preauthorization</u> is required out-of- <u>network</u> for DME over \$1,000 or benefit reduces by 50% of <u>allowed amount</u> .	
	Hospice services	20% <u>coinsurance</u> <u>after</u> <u>deductible</u>	40% <u>coinsurance</u> <u>after</u> <u>deductible</u>	<u>Preauthorization</u> is required out-of- <u>network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces by 50% of <u>allowed amount</u> .	
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Limited to 1 exam every year. No coverage out-of- <u>network</u> .	
	Children's glasses	Covered	Not Covered	See Vision Discount Rider	
	Children's dental check- up	Covered	Not Covered	See Dental Discount Rider	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Acupuncture	Infertility treatment	Private duty nursing		
Cosmetic surgery	Long-term care	Routine eye care		
•	Non-emergency care when travelling outside -	Routine foot care – Except as covered for		
	the U.S.	Diabetes		
		Weight loss programs		

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

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)					
Chiropractic (Manipulative care) – 24 visits per	Glasses	Routine eye care (adult) - 1 exam per 1 year			
calendar year	Hearing aids - \$1,500 per calendar year	Bariatric Surgery			

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 <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <u>dol.gov/ebsa/healthreform</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact <u>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 plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-633-2474. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-633-2474. To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)		Managing Joe's type 2 Diabetes (a year of routine in- <u>network</u> care of a well- controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
The <u>plan's</u> overall <u>deductible</u>	\$1,600	The <u>plan's</u> overall <u>deductible</u>	\$1,600	The <u>plan's</u> overall <u>deductible</u>	\$1,600
Specialist copay	20%	Specialist copay	20%	Specialist copay	20%
Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20%	Other <u>coinsurance</u>	20%
<u>Specialist</u> office visits (<i>pre-natal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		<u>Primary care physician</u> office visits (<i>including disease education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)		Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
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	
<u>Deductibles</u>	\$1,600	<u>Deductibles</u>	\$1,000	Deductibles	\$1,500
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,500	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$90
What isn't covered		What isn't covered		What isn't covered	

What isn't covered		What isn't covered		What isn't cove	
Limits or exclusions	\$100	Limits or exclusions	\$6,000	Limits or exclusions	
The total Peg would pay is	\$3,200	The total Joe would pay is	\$7,000	The total Mia would pay is	

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-633-2474.

\$0

\$1,690

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:** <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u> Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. **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 Benefícios e Cobertura (Summary of Benefíts 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 شمار ه 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 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.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយកាសាខ្មែរ (Khmer) សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរ៉ាបង់រង (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'ígií, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shọọdí 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'ígií 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).