UnitedHealthcare[®] HSA Choice Plus Consumer Focused

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, call 1-877-263-0911.or visit welcometouhc.com. 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 www.healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> : \$3,200 Individual / \$5,200 Family Non- <u>Network</u> : \$5,200 Individual / \$10,400 Family per <u>plan</u> year. <u>Deductibles</u> cross apply (<u>Network</u> to Non- <u>Network</u> and Non- <u>Network</u> to <u>Network</u>). Does not apply to <u>copays</u> , pharmacy drugs, and services listed below as "No Charge".	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> and categories with a <u>copay</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Medical- <u>Network</u> : \$4,100 Individual / \$8,200 Family Non- <u>Network</u> : \$8,200 Individual / \$16,400 Family per <u>plan</u> year. <u>Out-of-pocket limits</u> cross apply (<u>Network</u> to Non- <u>Network</u> and Non- <u>Network</u> to <u>Network</u>).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit.</u>
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-877-263-0911 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 out-of- <u>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.

No.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.				
Common		What 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
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</u>	40% <u>coinsurance</u>	Virtual visits (24/7 Virtual Visits, Virtual Primary Care, Virtual Specialists and Virtual Behavioral Health)- In <u>Network</u> 20% <u>coinsurance</u> after <u>deductible</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage out-of- <u>network</u> If you receive services in addition to office visit, additional <u>copay</u> s, <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Specialist</u> visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	If you receive services in addition to office visit, additional <u>copay</u> s, <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	Preventive care/screening/ immunization	No Charge	40% <u>coinsurance</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>	40% coinsurance	Preauthorization is required out-of-network for certain services.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services.

Common		What You	ı 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
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at welcometouhc.com	Tier 1 – Your Lowest Cost Option	Expanded Preventive medications only: Retail & Mail Order 1-30 days: \$0 <u>copay</u> 31-90 days: \$0 <u>copay</u> Non-Preventive Drugs: Retail and Mail Order: 20% Coinsurance	Expanded Preventive medications only: Retail: 1-30 days: \$0 <u>copay</u> 31-90 days: \$0 <u>copay</u> Non-Preventive Drugs: Retail: 20% <u>Coinsurance</u>	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 30 and 90 day supply. Mail-Order: Up to a 90 day supply You may need to obtain certain drugs, including certain
	Tier 2 – Your Mid-Range Cost Option	Expanded Preventive medications only: Retail & Mail Order: 1-30 days: \$25 <u>copay</u> 31-90 days: \$50 <u>copay</u> Non-Preventive Drugs: Retail and Mail Order: 20% <u>Coinsurance</u>	Expanded Preventive medications only: Retail: 1-30 days: \$25 <u>copay</u> 31-90 days: \$50 <u>copay</u> Non-Preventive Drugs: Retail: 20% <u>Coinsurance</u>	 <u>specialty drugs</u>, from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an out-of-<u>network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount 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
	Tier 3 – Your Mid-Range Cost Option	Expanded Preventive medications only: Retail & Mail Order: 1-30 days: \$50 <u>copay</u> 31-90 days: \$100 <u>copay</u> Non-Preventive Drugs: Retail and Mail Order: 20% <u>Coinsurance</u>	Expanded Preventive medications only: Retail: 1-30 days: \$50 <u>copay</u> 31-90 days: \$100 <u>copay</u> Non-Preventive Drugs: Retail: 20% <u>Coinsurance</u>	your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. Prescription <u>Deductible</u> and <u>Out-of-Pocket limit</u> is combined with medical.
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

* 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	
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 immediate medical attention	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	<u>Network deductible</u> applies
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Network deductible applies
	<u>Urgent care</u>	20% coinsurance	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network
	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Includes Virtual Behavioral Health visits too. <u>Preauthorization</u> is required out-of- <u>network</u> for certain services.
substance abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network.
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of service a <u>copayment</u> ,
	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	<u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Inpatient <u>preauthorization</u> applies out-of- <u>network</u> if stay exceeds 48 hours (C-Section: 96 hours)

O		What You	u 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 help recovering or have other special health	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network
needs	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	30 visits Spinal Manipulation; 30 visits each for Physical Occupational & Speech Therapy; 36 visits for Cardiac Rehab, 20 visits for Pulmonary and Cognitive Rehab Therapy. Visits are combined In & Out of <u>Network</u> per <u>plan</u> year.
	Habilitative services	20% coinsurance	40% coinsurance	Limits are combined with <u>Rehabilitation Services</u> limits listed above.
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 60 days per <u>plan</u> year (combined <u>Network</u> & Non- <u>Network</u>). <u>Preauthorization</u> is required out-of- <u>network</u>
	Durable medical equipment	20% coinsurance	40% coinsurance	Preauthorization is required out-of-network for DME (Durable Medical Equipment) over \$1,000 or no coverage.
	Hospice services	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility
If your child needs	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.
dental or eye care	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.
	Children's dental check- up	Not Covered	Not Covered	No coverage for Children's Dental check-up.
Excluded Services & (Other Covered Services:			
Services Your Plan	Generally Does NOT Cover	(Check your policy or plan	document for more inform	ation and a list of any other <u>excluded services</u> .)
Acupuncture		 Infertility treatment 	ent	Private duty nursing
Cosmetic surgery		Long-term care Routine eye care		Routine eye care
Dental care Non-emergency care when travelling outside - Weight loss programs			Weight loss programs	
Glasses the U.S.				
Other Covered Servi	ces (Limitations may apply	to these services. This isr	n't a complete list. Please so	ee your <u>plan</u> document.)
 Bariatric surgery Chiropractic care (Manipulative care) – 30 visits per plan year Hearing aids – \$3,500 every three plan years 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: Nebraska Department of Insurance at (402) 471-2201, U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov; State of Nebraska Employee Wellness & Benefits 402-471-4443 (Lincoln); 877-721-2228 (outside Lincoln); <u>as.employeebenefits@nebraska.gov</u>; das.nebraska.gov/personnel/wellness/index.html Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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 <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 dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-263-0911. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-263-0911. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-263-0911. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-263-0911.

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 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-network pre-natal care and a
hospital delivery)

The plan's overall deductible	\$2,800
Specialist [cost sharing]	20%
Hospital (facility) [cost sharing]	20%
Other [cost sharing]	20%

This EXAMPLE event includes services like: Specialist office visits (prenatal 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:		
Cost Sharing		
Deductibles	\$2,800	
Copayments	\$0	
Coinsurance	\$1,300	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,160	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$2,800
Specialist [cost sharing]	20%
Hospital (facility) [cost sharing]	20%
Other [cost sharing]	20%

This EXAMPLE event includes services like: Primary care physician 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:		
Cost Sharing		
Deductibles	\$2,800	
Copayments	\$0	
Coinsurance	\$900	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$3,760	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$2,800
Specialist [cost sharing]	20%
Hospital (facility) [cost sharing]	20%
Other [cost sharing]	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example. Mis would neve	

in this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,300
Copayments	\$0
Coinsurance	\$120
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,420

The plan would be responsible for the other costs of these EXAMPLE covered services.

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 Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。 本「保障および給付の概要」(Summary of Benefits and Coverage, SBC)に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (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: បើសិនអ្នកនិយាយ**កាសាខ្មែរ (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'ígíí, 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'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).