Premiums, balance-billing

doesn't cover

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 https://ambetter.sunshinehealth.com/2020-brochures.html or call 1-877-687-1169 (Relay FL 1-800-955-8770). 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.healthcare.gov/sbc-glossary or call 1-877-687-1169 (Relay FL 1-800-955-8770) to request a copy. **Important Questions** Why This Matters: Answers \$0 at Indian Health Care Provider Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet What is the overall (IHCP) or with IHCP referral at non-IHCP; or \$2,950 individual / their own individual deductible until the total amount of deductible expenses paid by all family deductible? members meets the overall family deductible. \$5,900 family. Yes. Preventive care services, primary care, specialist, and This plan covers some items and services even if you haven't yet met the deductible amount. But urgent care office visits, children's Are there services a copayment or coinsurance may apply. For example, this plan covers certain preventive services covered before you meet eye exam and glasses, generic without cost-sharing and before you meet your deductible. See a list of covered preventive and preferred brand drugs are your deductible? services at https://www.healthcare.gov/coverage/preventive-care-benefits/. covered before you meet your deductible. Are there other deductibles for specific No.

You don't have to meet deductibles for specific services.

For network providers: \$8,150 The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other individual / \$16,300 family. No, for family members in this plan, they have to meet their own out-of-pocket limits until the overall non-network providers. family out-of-pocket limit has been met.

charges, and health care this plan Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>Find a Provider</u> or call 1- 877-687-1169 for a list of <u>network</u> <u>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</u> <u>billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-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 specialist you choose without a referral.

What is the out-of-pocket

What is not included in

the out-of-pocket limit?

limit for this plan?

services?

Underwritten by Celtic Insurance Company

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.

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	\$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you visit a health care provider's office	<u>Specialist</u> visit	No charge	\$65 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
or clinic	Preventive care/screening/ immunization	No charge	No charge	Not covered	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. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	\$30 <u>Copay</u> / test for laboratory outpatient & professional services ( <u>deductible</u> does not apply); 40% <u>Coinsurance</u> for x- ray and diagnostic imaging	Not covered	Prior authorization may be required. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	

	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Generic drugs (Tier 1)	No charge	Retail: \$15 <u>Copay</u> / prescription; Mail Order: \$37.50 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Preferred brand drugs (Tier 2)	No charge	Retail: \$60 <u>Copay</u> / prescription; Mail Order: \$150 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
Preferred Drug List.	Non-preferred brand drugs (Tier 3)	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Specialty drugs (Tier 4)	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 30 days through mail order. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
Surgery	Physician/surgeon fees	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
If you pood immodiate	Emergency room care	No charge	40% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.	
If you need immediate medical attention	Emergency medical transportation	No charge	40% <u>Coinsurance</u>	40% <u>Coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.	
	Urgent care	No charge	\$65 <u>Copay</u> / visit;	Not covered	Cost sharing waived at non-IHCP with IHCP	

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
			deductible does not apply		referral.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
stay	Physician/surgeon fees	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$30 <u>Copay</u> / office visit ( <u>deductible</u> does not apply); 40% <u>Coinsurance</u> for all other outpatient services	Not covered	Prior authorization may be required (PCP and Other Practitioner visits do not require prior authorization). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Inpatient services	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
If you are pregnant	Office visits	No charge	\$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Childbirth/delivery professional services	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP	

		What You Will Pay			
Common Medical Event	Services Vou May Need		Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					with IHCP <u>referral</u> .
	Childbirth/delivery facility services	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Home health care	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. 20 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need help recovering or have	Rehabilitation services	No charge	40% <u>Coinsurance</u>	Not covered	35 visits per year, combined limit for all outpatient therapy (PT, OT, ST) plus chiropractic. Inpatient limited to 21 days per year. Prior authorization may be required for inpatient services. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
other special health needs	Habilitation services	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. 60 days per year in a facility. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No charge	40% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	1 visit per year. <u>Cost sharing</u> waived at non- IHCP with IHCP referral.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's glasses	No charge	No charge	Not covered	1 item per year. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
	Children's dental check- up	Not covered	Not covered	Not covered	None

# 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.) Abortion (Except in cases of rape, incest, or Non-emergency care when traveling outside the ٠ • Dental care when the life of the mother is endangered U.S Hearing aids Acupuncture Private-duty nursing ٠ ٠ Infertility treatment Routine eye care (Adult) Bariatric surgery ٠ Long-term care Cosmetic surgery Weight loss programs ٠ • Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Routine foot care (For diabetes treatment) • Chiropractic care (35 visits per year combined ٠ with outpatient therapy services (PT, OT & ST))

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: Ambetter from Sunshine Health at 1-877-687-1169 (Relay FL: 1-800-955-8770); Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <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 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: Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236).

## Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet 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 1-877-687-1169 (Relay FL: 1-800-955-8770). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1169 (Relay FL: 1-800-955-8770). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1169 (Relay FL: 1-800-955-8770). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-687-1169 (Relay FL: 1-800-955-8770).



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 Bab (9 months of in-network pre-natal of hospital delivery)		Managing Joe's type 2 Dia (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,950 \$65 40% 40%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,950 \$65 40% 40%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$2,95 \$65 40% 40%
This EXAMPLE event includes service Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Service		This EXAMPLE event includes service Primary care physician office visits ( <i>includes ase education</i> )		This EXAMPLE event includes ser Emergency room care (including mer supplies)	
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> )		Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i>	eter)	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i>	•
Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood		Diagnostic tests <i>(blood work)</i> Prescription drugs	eter) \$7,400	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment (crutche	•
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost	d work)	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> <b>Total Example Cost</b>	-	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i> <b>Total Example Cost</b>	apy)
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit (anesthesia)	d work)	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i>	-	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i>	apy)
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost In this example, Peg would pay:	d work)	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> Total Example Cost In this example, Joe would pay:	-	Diagnostic test <i>(x-ray)</i> Durable medical equipment <i>(crutche</i> Rehabilitation services <i>(physical ther</i> <b>Total Example Cost</b> In this example, Mia would pay:	apy)
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost In this example, Peg would pay: Cost Sharing	d work) \$12,800	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> <b>Total Example Cost</b> In this example, Joe would pay: <i>Cost Sharing</i>	\$7,400	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i> <b>Total Example Cost</b> In this example, Mia would pay: <i>Cost Sharing</i>	apy) \$1,900
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost In this example, Peg would pay: <i>Cost Sharing</i> Deductibles	4 work) \$12,800 \$2,900	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> Total Example Cost In this example, Joe would pay: <i>Cost Sharing</i> Deductibles	\$7,400	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i> <b>Total Example Cost</b> In this example, Mia would pay: Cost Sharing Deductibles	(\$1,900) \$1,000
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles Copayments	d work) \$12,800 \$2,900 \$1,100	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> Total Example Cost In this example, Joe would pay: <i>Cost Sharing</i> Deductibles Copayments	\$7,400 \$1,000 \$2,100	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i> <b>Total Example Cost</b> In this example, Mia would pay: Cost Sharing Deductibles Copayments	(\$1,900) \$1,900 \$1,000 \$200
Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood</i> Specialist visit ( <i>anesthesia</i> ) Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles Copayments Coinsurance	d work) \$12,800 \$2,900 \$1,100	Diagnostic tests <i>(blood work)</i> Prescription drugs Durable medical equipment <i>(glucose m</i> Total Example Cost In this example, Joe would pay: <i>Cost Sharing</i> Deductibles Copayments Coinsurance	\$7,400 \$1,000 \$2,100	Diagnostic test ( <i>x-ray</i> ) Durable medical equipment ( <i>crutche</i> Rehabilitation services ( <i>physical ther</i> <b>Total Example Cost</b> In this example, Mia would pay: <u>Cost Sharing</u> Deductibles Copayments Coinsurance	(\$1,900) \$1,900 \$1,000 \$200

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### Statement of Non-Discrimination

Ambetter from Sunshine Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Sunshine Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Sunshine Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Ambetter from Sunshine Health at 1-877-687-1169 (Relay FL 1-800-955-8770).

If you believe that Ambetter from Sunshine Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Grievance/Appeals Unit Sunshine Health, 1301 International Parkway, Suite 400, Sunrise, Florida 33323, 1-877-687-1169 (Relay Florida 1-800-955-8770), Fax, 1-866-534-5972. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Sunshine Health is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunshine Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1169 (Relay Florida 1-800-955-8770).
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from Sunshine Health, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-877-687-1169 (Relay Florida 1-800-955-8770).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Sunshine Health, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-687-1169 (Relay Florida 1-800-955-8770).
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Sunshine Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-687-1169 (Relay Florida 1-800-955-8770).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Sunshine Health 方面的問題,您有權利免費以您的母語得到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-877-687-1169 (Relay Florida 1-800-955-8770)。
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunshine Health, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1169 (Relay Florida 1-800-955-8770).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Sunshine Health, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1169 (Relay Florida 1-800-955-8770).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Sunshine Health вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1169 (Relay Florida 1-800-955-8770).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Sunshine Health ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 168-877-687-169 (Relay Florida 1-800-955-8770).
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Sunshine Health, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-877-687-1169 (Relay Florida 1-800-955-8770).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunshine Health hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-687-1169 (Relay Florida 1-800-955-8770) an.
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Sunshine Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사 와 얘기하기 위해서는 1-877-687-1169 (Relay Florida 1-800-955-8770) 로 전화하십시오.
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów za pośrednictwem Ambetter from Sunshine Health, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-877-687-1169 (Relay Florida 1-800-955-8770).
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Sunshine Health વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1169 (Relay Florida 1-800-955-8770) ઉપર કૉલ કરો.
Thai:	หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Sunshine Health ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากด้องการใช้บริการล่าม กรุณาโทรศัพท์ดิดต่อที่หมายเลข 1-877-687-1169 (Relay Florida 1-800-955-8770)