Coverage Period: 01/01/2021 – 12/31/2021
Coverage for: Individual/Family Plan Type: HMO

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, visit <a href="https://AmbetterofNorthCarolina.com/2021-brochures.html">https://AmbetterofNorthCarolina.com/2021-brochures.html</a>, or call 1-833-863-1310 (Relay 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-863-1310 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your cost for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes, except for Preferred Brand (Tier 2), Non-Preferred Brand (Tier 3), and Specialty drugs (Tier 4).	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 deductibles for specific services?	Yes, \$1,500 individual / \$3,000 family for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,200 individual / \$16,400 family. No, for non- <u>network</u> <u>providers</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> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	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 1-833-863-1310 (Relay 711) 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 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.

SBC-77264NC0010033-00

A

All  $\underline{\text{copayment}}$  and  $\underline{\text{coinsurance}}$  costs shown in this chart are after your  $\underline{\text{deductible}}$  has been met, if a  $\underline{\text{deductible}}$  applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$50 <u>Copay</u> / visit	Not covered	Virtual Visits from Ambetter Health covered at \$0, providers covered in full.
If you visit a health	Specialist visit	\$90 <u>Copay</u> / visit	Not covered	None
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$50 <u>Copay</u> / test for laboratory outpatient & professional services; 50% <u>Coinsurance</u> for x-ray and diagnostic imaging	Not covered	Prior authorization may be required. Covered No Limit. Failure to obtain prior authorization for any service that requires prior authorization may result in reduction of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
	Generic drugs (Tier 1)	Retail: \$30 <u>Copay</u> / prescription	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 cost-sharing amount.
If you need drugs to treat your illness or	Preferred brand drugs (Tier 2)	Retail: 50% Coinsurance; subject to Rx drug deductible	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.
condition  More information about prescription drug coverage is available at	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance; subject to Rx drug deductible	Not covered	Mail orders are subject to 2.5x retail cost- sharing amount. \$1,500 individual / \$3,000 family Rx drug deductible for preferred brand, non-preferred brand, and specialty drugs.
Preferred Drug List.	Specialty drugs (Tier 4)	Retail: 50% <u>Coinsurance</u> ; subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.  \$1,500 individual / \$3,000 family Rx drug deductible for preferred brand, non-preferred brand, and specialty drugs.

<sup>\*</sup>For more information about limitations and exceptions, see plan or policy document at <a href="https://api.centene.com/EOC/2021/77264NC001.pdf">https://api.centene.com/EOC/2021/77264NC001.pdf</a>.

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need immediate	Emergency room care	50% Coinsurance	50% <u>Coinsurance</u> ; <u>deductible</u> does not apply	None
medical attention	Emergency medical transportation	50% Coinsurance	50% <u>Coinsurance</u> ; <u>deductible</u> does not apply	None
	<u>Urgent care</u>	\$60 <u>Copay</u> / visit	Not covered	None
If you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral	Outpatient services	\$50 <u>Copay</u> / Office Visit; 50% <u>Coinsurance</u> for all other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).
health, or substance abuse services	Inpatient services	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$50 <u>Copay</u> / visit	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Cost- sharing does not apply for preventive
	Childbirth/delivery facility services	50% Coinsurance	Not covered	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and

 $<sup>{}^*</sup>For more information about limitations and exceptions, see plan or policy document at <math display="block"> \underline{ https://api.centene.com/EOC/2021/77264NC001.pdf}. \\$ 

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
				services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.	
	Rehabilitation services	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.	
If you need help recovering or have other special health needs	Habilitation services	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.	
	Skilled nursing care	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 60 days per year.	
	Durable medical equipment	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.	
If your child poods	Children's eye exam	No charge	Not covered	Limited to 1 exam per year.	
If your child needs dental or eye care	Children's glasses	No charge	Not covered	Limited to 1 item per year.	
uciliai di eye cale	Children's dental check-up	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 when the life of the mother is endangered)
- Dental care
- Long-term care

Routine eye care (Adult)

Acupuncture

Cosmetic surgery

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

<sup>\*</sup>For more information about limitations and exceptions, see plan or policy document at <a href="https://api.centene.com/EOC/2021/77264NC001.pdf">https://api.centene.com/EOC/2021/77264NC001.pdf</a>.

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery (Medically necessary for the treatment of diseases and ailments caused by or resulting from obesity or morbid obesity.)
- Chiropractic care (Limited to 30 <u>specialist</u> visits combined with occupational and physical therapy)
- Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.)
- Infertility treatment (Limited to 3 treatments per lifetime)
- Private-duty nursing
- Routine foot care (Limited to diabetes care only)

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 of North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Marketplace"><u>Health Insurance Marketplace</u></a>. For more information about the <a href="Marketplace"><u>Marketplace</u></a>, visit <a href="www.HealthCare.gov"><u>www.HealthCare.gov</u></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 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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact 877-885-0231.

### 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 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 1-833-863-1310 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-863-1310 (Relay 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-863-1310 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-863-1310 (Relay 711).

-----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-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

### 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:

1 7 3 1 3	
Cost Sharing	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$4,400
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,060

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

### 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*	\$0
Copayments	\$700
Coinsurance	\$1,400
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,120

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

### 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, Mia would pay:

Cost Sharing	
Deductibles*	\$0
Copayments	\$300
Coinsurance	\$1,200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,500



Hmong: Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj ius nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov rishiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-863-1310 (Relay 711).  Russian: Вслучае возниновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).  Russian: Килд ikaw, о алд iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujarati: उत्तर्भे तमेली महह इसी रहे । होय तेमले, Ambetter of North Carolina Inc., हिसी धेर परश्य होय तो तमले, होण भयर दिला तमारी वालामाना प्रवास करवालों प्रवास करवालों महिसी या महिसी प्रवास करवालों महिसी प्रवास करवालों महिसी प्रवास करवालों महिसी या महिसी प्रवास करवालों महिसी हमाचिय ते वाल करते कियर विभाग करवालों महिसी प्रवास करवे का अधिकार है। किसी हमाचिय ते वाल करते कियर विभाग करवालों महिसी प्रवास करवे का अधिकार है। किसी हमाचिय ते वाल करवे कियर हमाचिया हमाचिय हमाचिय हमाचिय ते वाल करवे कियर हमाचिय हमाचिय हमाचिय हमाचिय ते वाल करवे कियर करवे किया करवे कियर करवे किया करवे किया करवे कियर हमाचिय हमा			
Neturanese: Netu	Spanish:	# 100	
Votenamese:  vot mott thiong dich vien, xin gol 1-833-863-1310 (Relay 711).  Korean:  민약 귀하 또는 귀하가 들고 있는 어떤 사람이 Ambetter of North Carolina Inc., 이 관해서 절문이 있다면 귀하는 그리는 동광과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 여기하기 위에서는 1-833-863-1310 (Relay 711) 로 진화하십시오.  French:  \$1 vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc., vous avez le droit de bénéficier gratulement d'aide et d'informations dans votre langue. Pour parter à un interpréte, appelez le 1-833-863-1310 (Relay 711).  Arabic:  1-833-863-1310 (Relay 711).  **Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj kis nug toog Ambetter of North Carolina Inc., koj muaj cal kom tawv muab cov risthiab ius ghia uas tau muab sau ua koj hom tus pub dawb rau koj. Yog koj xaw rog ib tug neeg traisa ius tham, hu rau 1-833-863-1310 (Relay 711).  **Russian:  \$2 crysta sosnewsoesens y sau mur y mug, acropow yea noworetre, кажих-либо вопросов о программе страхования Ambetter of North Carolina Inc., bis monouseur no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$2 crysta sosnewsoesens y paycon nause. 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$3 crysta sosnewsoesens y paycon nause. 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  **Tagalog:  \$4 crysta suare, 1-foots norosopyms c nepesoquenou, noasonere no rencepony 1-833-863-1310 (Relay 711).  *	Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711).	
도함기 등 에서와 이기하기 위해서는 1-833-863-1310 (Relay 711) 로 전환하십시오.  French: Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc., vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parter à un interprête, appelez le 1-833-863-1310 (Relay 711).  Arabic: 1.433-863-1310 (Relay 711) 기ー・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・	Vietnamese:		
French: langue. Pour parter à un interpréte, appelez le 1-833-863-1310 (Relay 711).  Arabic: 1-833-863-1310 (Relay 711). אויי בייני ווי בייני	Korean:	90 (00 TURNO X 20 NO	
Hmong: Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj ius nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj, Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-863-1310 (Relay 711).  Russian: Вслучае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).  Russian: Килд ikaw, о ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujarati: उत्पाद स्थाय	French:		
Russian: В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).  Тagalog: Килд каж, о ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujarati: ชิ तमले अथवा तमे श्रेमली महह हरी रह । ढेय तेमले, Ambetter of North Carolina Inc., ผิด ढेए घर रक्ष ढेय तो तमले, ढेए भ्रेप रहे दिला तमारी लाध्यमं महह अले साढ़िती परश्य इरवाली अधिवार हे, इलाविया साढ़े वात इरवा साढे वात इरवा साढे 1-833-863-1310 (Relay 711) бपर ढेर ढेर हे ते साढ़ित परश्य इरवाली अधिवार हे, इलाविया साढ़ित वात इरवा साढे वात इरवा साढ़े वात इरवा साढ़े हुक्काच्या व्यवहाय वात वात है ते साढ़ित परश्य इरवाली अधिवार हे, इलाविया साढ़ित वात इरवा साढ़े वात इरवा साढ़े हुक्काच्या व्यवहाय वात है ते साढ़ित परश्य इरवाली अधिवार है। इलाविया साढ़ित वात इरवा साढ़े हुक्काच व्यवहाय वात है हुक्काच व्यवहाय वात है हिलाव है। किसी दुमाधिया वात है ते साढ़े हुक्काच व्यवहाय वात है हिलाव है है	Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter of North Carolina Inc ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ . (Relay 711)833-863-1.	
Russian: помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по тепефону 1-833-863-1310 (Relay 711).  Тадаюд: Килд ікам, о ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujaratti: ४ तमले अथवा तमे श्रेमली महा इसी रहा । क्षेत्र तमले, Ambetter of North Carolina Inc., विशे और परश्य क्षेत्र ती तमले, और भ्यर विला तमारी लायामी महा उम्मली विशे विशेष स्थाप करवाली अधिवार के दूधारिया साथे वात उरवा मारे 1-833-863-1310 (Relay 711) ઉपर और उसे.  Mon-Khmer, Сатвоингрунц заилей ациятнічна правитични прави	Hmong:		
Tagalog: gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujarati: ชิ तमले अथवा तमे क्षेमली महह इरी रह । लेख तमले, Ambetter of North Carolina Inc., खिशे और ५२२% लेख तो तमले, और भयर विला तमारी लायामां महह अले माहिती परशप इरवाली अधिकार है. हुलाचिया साथे वात इरवा माहे 1-833-863-1310 (Relay 711) ઉपर क्षेत्र इरेंग.  Mon-Khmer, Cambodian: บริเราตา เมื่อเลย เป็น เป็น เป็น เป็น เป็น เป็น เป็น เป็น	Russian:		
พิดา-Khmer, Cambodian: ปกับรอบทางกับราย ระดาสา พนิยาร ชับ รูดแน็จมายมาสูที่ที่ Ambetter of North Carolina Inc., มูกา มายกริฐริฐพวก នង់នួយនឹងที่กับารสาการการ เกาะสุการสาการการ เกาะสุการสาการการ เกาะสุการสาการสาการสาการสาการสาการสาการสาการ	Tagalog:		
Cambodian: ហាកាអ្នកដោយភាពកាតិកាស្ត្រ។ សូមនិយាយទៅកាន់អ្នកបកាម័យលេខ 1-833-863-1310 (Relay 711).  German: Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of North Carolina Inc., hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer1-833-863-1310 (Relay 711) an.  Hindi: 3ाप या जिसकी आप मदद कर रहे उनके, Ambetter of North Carolina Inc., केबारे कोई सवाल हे, तो आपको बिना किसी खर्र केअपनी भाषा मदद और जानकारी पराप्त करने का अधिकार है। किसी दुभाषिये से बात करने केलिए 1-833-863-1310 (Relay 711) पर कॉल क ।  Laotian:   ក្រហ់បារបន្ទីសហិធាវ៉ាល់ការបារបំពុខចេញចិនបានទេខ្មែរបានការហើរបើបារបានខេន្តហៅរប លែខប់ជាត់ការខ្មែរ ចំបែរ ភិបបរាខារបាន ប្រចាំបែរបារបានបាន ប្រចាំបែរបាន នេះ ចំបែរ ភិបបរាខារបាន ប្រចាំបែរបារបាន 1-833-863-1310 (Relay 711).	Gujarati:		
German:Dolmetscher zu sprechen, rufen Sie bitte die Nummer1-833-863-1310 (Relay 711) an.Hindi:आप या जिसकी आप मदद कर रहे उनके, Ambetter of North Carolina Inc., केबारे कोई सवाल से, तो आपको बिना किसी खर्र केअपनी आषा मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुआषिये से बात करने केलिए 1-833-863-1310 (Relay 711) पर कॉल क ।Laotian:ทั้ว ທ່ານ ຫຼື ຄົນທື ທ່ານກຳ ລັງຊາຍ່ເຫຼືອ ມີຄ່າຖາມ ກ່ຽວ ກັບ Ambetter of North Carolina Inc., ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການ ຊ່ວຍເຫຼືອແລະຂໍ້ມູນ ຂ່າວສານທີ່ເບັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີ ຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).		បសិនេលាកអ្នកឬ នរណា <del>ច្ច</del> ដែលអ្នកកំពុងកែដួយមានប <b>រផ្លា</b> ំពី Ambetter of North Carolina Inc., អ្នក មានសិទ្ធិទទួលបា នង់នួយនិងព័ក៌មានជាភាសា េ លាកអ្នកដោយឥតគិតថ្លៃ។ សូមនិយាយទៅកាន់អ្នកបកមែលេខ 1-833-863-1310 (Relay 711).	
Hindi: 1-833-863-1310 (Relay 711) पर कॉਕ क ।  ຖ້າ ທ່ານ ຫຼື ຄົນທື ທ່ານກຳ ລັງຊາຍເຫຼືອ ມີຄຳຖາມ ກ່ຽວ ກັບ Ambetter of North Carolina Inc.,  b ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ ມູນ ຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີ ຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).	German:	22 8 Y 92 19 19 19 19 19 19 19 19 19 19 19 19 19	
Laotian: ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນ ຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີ ຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).	Hindi:		
Japanese: Ambetter of North Carolina Inc., について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場合は、1-833-863-1310 (Relay 711) までお電話ください。	Laotian:	ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການ ຊ່ວຍເຫຼືອແລະຂໍ້ມູນ ຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ	
	Japanese:	Ambetter of North Carolina Inc., について何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供いたします。通訳が必要な場合は、1-833-863-1310 (Relay 711) までお電話ください。	

### Statement of Non-Discrimination

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

#### Ambetter of North Carolina Inc.:

- 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 of North Carolina Inc., at 1-833-863-1310 (Relay 711).

If you believe that Ambetter of North Carolina Inc., 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 Ambetter of North Carolina Inc., ATTN: Ambetter Grievances and Appeals Department, 12515-8 Research Blvd, Suite 400, Austin, TX 78759, 1-833-863-1310 (Relay 711), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of North Carolina Inc., 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, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

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>.