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 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

<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 https://www.healthcare.gov/sbc-glossary or call 1-833-863-1310 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP, or \$8,300 individual / \$16,600 family	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 deductible?	Yes. <u>Preventive care</u> services, children's eye exam and glasses, and generic drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,300 individual / \$16,600 family. No, for non- <u>network 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 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

SBC-77264NC0020002-03



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.

			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	No charge	Not covered	Virtual Visits from Ambetter Health covered at \$0, providers covered in full, deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care provider's office	Specialist visit	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
or clinic	Preventive care/screening/ immunization	No charge	No charge; deductible does not apply	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> .
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	No charge	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. Cost sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Preferred Drug List.	Generic drugs (Tier 1)	No charge	Retail: \$25 <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 cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral.
	Preferred brand drugs (Tier 2)	No charge	Retail: No charge	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days
	Non-preferred brand drugs (Tier 3)	No charge	Retail: No charge	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost- sharing amount. Cost sharing 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	
	Specialty drugs (Tier 4)	No charge	Retail: No charge	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.  Cost sharing waived at non-IHCP with IHCP referral.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
surgery	Physician/surgeon fees	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
If you need	Emergency room care	No charge	No charge	No charge	Cost sharing waived at non-IHCP with IHCP referral.	
If you need immediate medical	Emergency medical transportation	No charge	No charge	No charge	Cost sharing waived at non-IHCP with IHCP referral.	
attention	<u>Urgent care</u>	No charge	No charge	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you have a hospital	Facility fee (e.g., hospital room)	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
stay	Physician/surgeon fees	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
If you need mental health, behavioral health, or substance	Outpatient services	No charge	No charge / Office Visit; No charge 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). Cost sharing waived at non-IHCP with IHCP referral.	
abuse services	Inpatient services	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
If you are pregnant	Office visits	No charge	No charge	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other	

 $<sup>{}^*</sup>For more information about limitations and exceptions, see plan or policy document at $$ \underline{https://api.centene.com/EOC/2021/77264NC002.pdf}.$ 

			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	
						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). Cost sharing waived at non-IHCP with IHCP referral.	
		Childbirth/delivery professional services	No charge	No charge	Not covered	Prior authorization may be required. <u>Costsharing</u> does not apply for <u>preventive services</u> .	
		Childbirth/delivery facility services	No charge	No charge	Not covered	Depending on the type of services, <u>copayment</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). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
		Home health care	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	No charge	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. Cost sharing waived at non-IHCP with IHCP referral.		
	<u>Habilitation services</u>	No charge	No charge	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. Cost sharing 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
	Skilled nursing care	No charge	No charge	Not covered	Prior authorization may be required. Limited to 60 days per year. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No charge	No charge	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If your child needs dental or eye care	Children's eye exam	No charge	No charge; deductible does not apply	Not covered	Limited to 1 exam per year. Cost sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No charge	No charge; deductible does not apply	Not covered	Limited to 1 item per year. Cost sharing waived at non-IHCP with IHCP referral.
	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 when the life of the mother is endangered)
- Acupuncture

- Cosmetic surgery
- Long-term care

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

# 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)
- Dental care (Adult-visit & item limits apply per year.
   \$1,000 annual dollar limit per year.)
- Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.)
- Infertility treatment (Limited to three treatments per lifetime)
- Private-duty nursing
- Routine eye care (Adult-one visit & one item per year. Dollar limits apply.)
- 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-863-1310 (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>	\$8,300
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
■ Other <u>coinsurance</u>	0%

### 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	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$0	

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

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
Other coinsurance	0%

### 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 Ex	cample Cost	\$5,600
	•	

# In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

## Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$0
■ Hospital (facility) copayment	\$0
Other coinsurance	0%

### 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	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

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 referral from an IHCP your costs may be higher.



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 शिर पर श्रम होय होय पर होय होय होया तम्मले हैं हिसी तम्मले हिसी एक प्रत्याच करिया महिसी पर श्रम होया होया होया होया होया होया होया होया		
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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 איי איי איי איי איי איי איי איי אי	Korean:	The distribution is all left of the or of the left of the col
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 । ढोय तेमले, Ambetter of North Carolina Inc., ผิด ढोए पर रक्ष ढोय तो तमले, ढोए भयर विचार तमरि खार्थामां महह अले साहिती पर राप इरावालों अधिकार है, इलाविया साहित वात इरावालों साहित महित्र इलाविया साहित वात इरावालों साहित पर राप होता होता.  Mon-Khmer, Cambodian: บถึงสงกายบลาย เมื่อเลือน และ เมื่อเลือน เมื่อเล้อเล้า เมื่อเล้อเล้อน เม	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 के द्वार्थीय साथे वात उच्चा महिन प्रश्चिम उच्चा प्रश्चिम उच्चा अध्या उच्चा उच्चा अध्या उच्चा अध्या उच्चा अध्या उच्चा	Hmong:	
Tagalog: gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).  Gujarati: ชิ तमले अथवा तमे ชิमली महह इरी रह เดิน तेमले, Ambetter of North Carolina Inc., (विशे 80 บันราช เดิน तो तमले, 80 พนร (विला तमारी लायामां महह अले माहिली प्रराप इरवाली अधिकार है. हुलाचिया साथे वात इरवा माहे 1-833-863-1310 (Relay 711) бपर डोल इरे.  Mon-Khmer, Cambodian: บริเวลตาศาสตร์ เกาะ เกาะ เกาะ เกาะ เกาะ เกาะ เกาะ เกาะ	Russian:	STATE OF THE PROPERTY OF THE P
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:   ក្រហ់បារបន្ទីសហិធាវ៉ាល់ការបារបំពុខចេញចិនបានទេខ្មែនបានបារបំរំបើបានមានខេទ្យហ់។ប លែខប់ជាត់ការខ្មែត់ការ ប័យខាន។ ប៉ែបបានមានទា ប៉ៃប្រែចា។ 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 ຊ່ວຍເຫຼືອແລະ ຂໍ້ມູນ 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
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### 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>.