# Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Ambetter of North Carolina Inc.:

Ambetter Balanced Care 12 + Vision + Adult Dental

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

https://ambetterofnorthcarolina.com/2022-brochures.html, or call 1-833-863-1310 (Relay 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-833-863-1310 (Relay 711) to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall<br>deductible?  | \$0 individual / \$0 family.  | See the Common Medical Events chart below for your costs for services this plan covers.   |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | Yes.  | This <u>plan</u> covers items and services even if you haven't yet met the <u>deductible</u> amount.  |
| Are there other<br><u>deductibles</u> for specific<br>services?           | No.   | You don't have to meet deductibles for specific services.   |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ?   | Not Applicable.   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| What is not included in the <u>out-of-pocket limit</u> ?                  | Not Applicable.   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See<br>https://ambetterofnorthcarolin<br>a.com/findadoc or call 1-833-<br>863-1310 (Relay 711) for a<br>list of network providers. | This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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 <u>specialist</u> you choose without a <u>referral</u> .  |

|  |  | What You Will Pay  |   |  |  |
|--|--|--|---|--|--|
| Common<br>Medical Event                                    | Services You May Need                            | Indian Health Care<br>Provider (IHCP) & Non-<br>IHCP In-Network Provider<br>(You will pay the least)   | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other<br>Important Information  |  |
|  | Primary care visit to treat an injury or illness | No charge  | Not covered   | Unlimited Virtual Care Visits received from<br>Ambetter Telehealth covered at No Charge,<br><u>providers</u> covered in full. <u>Cost sharing</u> waived<br>at non-IHCP with IHCP <u>referral</u> .  |  |
| If you visit a health<br>care <u>provider's</u> office     | <u>Specialist</u> visit                          | No charge  | Not covered   | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |  |
| or clinic  | Preventive care/screening/<br>immunization       | No charge  | Not covered   | You may have to pay for services that aren't<br>preventive. Ask your <u>provider</u> if the services<br>needed are preventive. Then check what<br>your <u>plan</u> will pay for. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> .   |  |
| If you have a test   | <u>Diagnostic test</u> (x-ray, blood<br>work)    | No charge for laboratory &<br>professional services<br>No charge for x-ray &<br>diagnostic imaging<br>No charge for laboratory &<br>professional services and x-<br>ray & diagnostic imaging at<br>other places of service | Not covered   | <ul> <li>Prior authorization may be required. Covered<br/>No Limit. Other places of service may include<br/>Hospital, Emergency Room, or Outpatient<br/>Facility.</li> <li>Failure to obtain prior authorization for any<br/>service that requires prior authorization will<br/>result in a denial of benefits. See your policy<br/>for more details. <u>Cost sharing</u> waived at non-<br/>IHCP with IHCP referral.</li> </ul> |  |
|  | Imaging (CT/PET scans, MRIs)                     | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |  |
| If you need drugs to<br>treat your illness or<br>condition | Generic drugs (Tier 1)                           | Preferred Generic Retail:<br>No charge<br>Generic Retail: No charge  | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 90 days through mail order.<br><u>Cost sharing</u> waived at non-IHCP with IHCP<br>referral.  |  |
|  | Preferred brand drugs (Tier 2)                   | Retail: No charge  | Not covered   | Prior authorization may be required.   |  |
|  | Non-preferred brand drugs<br>(Tier 3)            | Retail: No charge  | Not covered   | Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.   |  |

|   |  | What You Will Pay  |   |   |
|---|--|--|---|---|
| Common<br>Medical Event   | Services You May Need                          | Indian Health Care<br>Provider (IHCP) & Non-<br>IHCP In-Network Provider<br>(You will pay the least) | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other<br>Important Information   |
| More information about<br>prescription drug   |  |  |   | Cost sharing waived at non-IHCP with IHCP referral.   |
| coverage is available at https://ambetterofnort<br>hcarolina.com/2022for<br>mulary. | <u>Specialty drugs</u> (Tier 4)                | Retail: No charge  | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 30 days through mail order.<br><u>Cost sharing</u> waived at non-IHCP with IHCP<br><u>referral</u> .                 |
| If you have outpatient  | Facility fee (e.g., ambulatory surgery center) | No charge  | Not covered   | Prior authorization may be required. Covered<br>No Limit. <u>Cost sharing</u> waived at non-IHCP<br>with IHCP <u>referral</u> .   |
| surgery   | Physician/surgeon fees                         | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
|   | Emergency room care                            | No charge  | No charge; <u>deductible</u><br>does not apply                  | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
| If you need immediate medical attention   | Emergency medical<br>transportation            | No charge  | No charge; <u>deductible</u><br>does not apply                  | Covered No Limit. Note: Prior authorization is<br>not required for emergency transport,<br>however, all non-emergent transport requires<br>prior authorization. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> . |
|   | Urgent care                                    | No charge  | Not covered   | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
| lf you have a hospital<br>stay  | Facility fee (e.g., hospital room)             | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
|   | Physician/surgeon fees                         | No charge  | Not covered   | Prior authorization may be required. Covered<br>No Limit. <u>Cost sharing</u> waived at non-IHCP<br>with IHCP <u>referral</u> .   |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services  | Outpatient services                            | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                                     |

| What You Will Pay   |   |  |   |  |
|---|---|--|---|--|
| Common<br>Medical Event   | Services You May Need                     | Indian Health Care<br>Provider (IHCP) & Non-<br>IHCP In-Network Provider<br>(You will pay the least) | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other<br>Important Information  |
|   | Inpatient services                        | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
| If you are pregnant   | Office visits                             | No charge  | Not covered   | Prior authorization not required for deliveries<br>within the standard timeframe per federal<br>regulation, but may be required for other<br>services. <u>Cost-sharing</u> does not apply for<br><u>preventive services</u> , such as routine pre-natal<br>and post-natal <u>screenings</u> . Depending on the<br>type of services, <u>coinsurance</u> , <u>deductible</u> or<br><u>copayment</u> may apply. Maternity care may<br>include tests and services described<br>elsewhere in the SBC (i.e. ultrasound). <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP<br><u>referral</u> . |
|   | Childbirth/delivery professional services | No charge  | Not covered   | Prior authorization may be required. <u>Cost-</u><br><u>sharing</u> does not apply for <u>preventive</u>   |
|   | Childbirth/delivery facility services     | No charge  | Not covered   | <u>services</u> . Depending on the type of services,<br><u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may<br>apply. Maternity care may include tests and<br>services described elsewhere in the SBC (i.e.<br>ultrasound). <u>Cost sharing</u> waived at non-<br>IHCP with IHCP <u>referral</u> .  |
| If you need help<br>recovering or have<br>other special health<br>needs | Home health care                          | No charge  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
|   | Rehabilitation services                   | No charge  | Not covered   | Prior authorization may be required. Limited<br>to 30 visits per year for outpatient speech<br>therapy; limited to a combined 30 visits per<br>year for outpatient occupational therapy,<br>physical therapy and chiropractic care. Note:<br>Limits do not apply when provided for a   |

|   |                     |                            | What You Will Pay  |   |   |  |
|---|---------------------|----------------------------|--|---|---|--|
| Common<br>Medical Event                   |                     | Services You May Need      | Indian Health Care<br>Provider (IHCP) & Non-<br>IHCP In-Network Provider<br>(You will pay the least) | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the most)   | Limitations, Exceptions, & Other<br>Important Information   |  |
|   |                     |                            |  |   | mental health/substance use disorder<br>diagnosis. <u>Cost sharing</u> waived at non-IHCP<br>with IHCP referral.  |  |
|   |                     | Habilitation services      | No charge  | Not covered   | Prior authorization may be required. Limited<br>to 30 visits per year for outpatient speech<br>therapy; limited to a combined 30 visits per<br>year for outpatient occupational therapy,<br>physical therapy and chiropractic care. Note:<br>Habilitation therapy limits do not apply when<br>provided for a mental health/substance use<br>disorder diagnosis. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> . |  |
|   |                     | Skilled nursing care       | No charge  | Not covered   | Prior authorization may be required. Limited to 60 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |  |
|   |                     | Durable medical equipment  | No charge  | Not covered   | Prior authorization may be required. Covered<br>No Limit. <u>Cost sharing</u> waived at non-IHCP<br>with IHCP <u>referral</u> .   |  |
|   | Hospice services    | No charge                  | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |   |  |
| If your child needs<br>dental or eye care | Children's eye exam | No charge                  | Not covered  | Limited to 1 exam per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                    |   |  |
|   | Children's glasses  | No charge                  | Not covered  | Limited to 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   | None  |  |

**Excluded Services & Other Covered Services:** 

| Services Your Plan Generally Does NOT Cover (Che  | eck your policy or <u>plan</u> document for more informat  | ion and a list of any other <u>excluded services</u> .)  |
|---|--|--|
| <ul> <li>Abortion (Except in cases of rape, incest, or<br/>when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Cosmetic surgery</li> </ul> | <ul> <li>Dental care (Children)</li> <li>Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/<br/>Custodial Care is not a covered benefit.)</li> </ul> | <ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Weight loss programs</li> </ul>                               |
| Other Covered Services (Limitations may apply to t  | hese services. This isn't a complete list. Please see  | your <u>plan</u> document.)  |
| • Bariatric surgery ( <u>Medically necessary</u> for the treatment of diseases and ailments caused by or resulting from obesity or morbid obesity.)             | <ul> <li>Hearing aids (Limited to 1 hearing aid per<br/>hearing impaired ear, and replacement hearing<br/>aids, once every 36 months.)</li> </ul>                                    | <ul> <li>Private-duty nursing</li> <li>Routine eye care (Adult-one visit &amp; one item per year. Dollar limits apply.)</li> </ul> |
| • Chiropractic care (Limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.)                     | <ul> <li>Infertility treatment (Includes certain services<br/>related to: diagnosis, correction of underlying<br/>medical conditions that cause infertility and</li> </ul>           | <ul> <li>Routine foot care (Limited to diabetes care only)</li> </ul>  |
| <ul> <li>Dental care (Adult-visit &amp; item limits apply per<br/>year. \$1,000 annual dollar limit per year.)</li> </ul>                                       | treatment. Note: a lifetime benefit limit applies,<br>per member, of three medical ovulation induction<br>cycles.)   |  |

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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information 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 appeal. 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, kwijijgo 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.



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.

| <b>Peg is Having a Baby</b><br>(9 months of in-network pre-natal care and a<br>hospital delivery) |     |
|---|-----|
| The <u>plan's</u> overall <u>deductible</u>   | \$0 |
| Specialist coinsurance  | 0%  |
| Hospital (facility) <u>coinsurance</u>  | 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

#### In this example, Peg would pay:

| Cost Sharing               |      |  |
|----------------------------|------|--|
| Deductibles                | \$0  |  |
| <u>Copayments</u>          | \$0  |  |
| Coinsurance                | \$0  |  |
| What isn't covered         |      |  |
| Limits or exclusions       | \$60 |  |
| The total Peg would pay is | \$60 |  |

\$12,700

| Managing Joe's Type<br>(a year of routine in-networ<br>controlled cond   | k care of a well- |  |
|--|-------------------|--|
| The plan's overall deduction   | ble \$0           |  |
| ■ <u>Specialist coinsurance</u> 0%   |                   |  |
| Hospital (facility) <u>coinsurance</u> 0%  |                   |  |
| ■ Other <u>coinsurance</u> 0%  |                   |  |
| This EXAMPLE event includes services like:<br><u>Primary care physician</u> office visits (including<br>disease education) |                   |  |
| Diagnostic tests (blood work)<br>Prescription drugs<br>Durable medical equipment (glucose meter)                           |                   |  |
| Total Example Cost   | \$5,600           |  |

#### In this example, Joe would pay:

| Cost Sharing               |      |  |  |
|----------------------------|------|--|--|
| Deductibles                | \$0  |  |  |
| <u>Copayments</u>          | \$0  |  |  |
| <u>Coinsurance</u>         | \$0  |  |  |
| What isn't covered         |      |  |  |
| Limits or exclusions       | \$20 |  |  |
| The total Joe would pay is | \$20 |  |  |

# Mia's Simple Fracture

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

| The plan's overall deductible                    | \$0 |  |
|--|-----|--|
| Specialist coinsurance                           | 0%  |  |
| Hospital (facility) coinsurance                  | 0%  |  |
| ■ Other <u>coinsurance</u> 0%                    |     |  |
| This EXAMPLE event includes services like:       |     |  |
| Emergency room care (including medical supplies) |     |  |
| Diagnostic tests (x-ray)                         |     |  |
| Durable medical equipment (crutches)             |     |  |
| Rehabilitation services (physical therapy)       |     |  |
|  |     |  |

| Total Example Cost | \$2,800 |
|--------------------|---------|
|--------------------|---------|

#### In this example, Mia would pay:

| Cost Sharing               |     |  |
|----------------------------|-----|--|
| <u>Deductibles</u>         | \$0 |  |
| <u>Copayments</u>          | \$0 |  |
| <u>Coinsurance</u>         | \$0 |  |
| What isn't covered         |     |  |
| Limits or exclusions       | \$0 |  |
| The total Mia would pay is | \$0 |  |



| Spanish:                 | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of North Carolina Inc., tiene derecho a obtener<br>ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 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<br>位翻譯員講話,請撥電話 1-833-863-1310 (Relay 711).   |  |
| Vietnamese:              | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of North Carolina Inc., quý vị sẽ có quyền được giúp và có thêm<br>thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-863-1310 (Relay 711).   |  |
| Korean:                  | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of North Carolina Inc.,에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하<br>의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-863-1310 (Relay 711). 로 전화하십<br>시오.  |  |
| 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<br>bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-863-1310 (Relay 711).   |  |
| Arabic:                  | ذا كان لديك أو لدى شخص تساعده أسئلة حول ,Ambetter of North Carolina Inc ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم<br>تصل .(Relay 711) Relay.   |  |
| Hmong:                   | Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov ntshiab<br>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<br>711).<br>В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of |  |
| Russian:                 | North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с<br>переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).   |  |
| Tagalog:                 | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha<br>nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay<br>711).   |  |
| Gujarati:                | જે તમને અથવા તમે જેમની મદદ કરી રહ ા હોય તેમને, Ambetter of North Carolina Inc., વિશે કોઈ પરરશ્ન હોય તો તમને, કોઈ ખયર વિના તમારી<br>ભાષામાં મદદ અને માહિતી પરરાપ કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-863-1310 (Relay 711) ઉપર કૉલ કરો.   |  |
| Mon-Khmer,<br>Cambodian: | បសិនេលាកអ្នកឬ នរណា <del>ធ្ន</del> ាំដលអ្នកកំពុងកែដួយមានប <del>ណ</del> ្ឌាំពី Ambetter of North Carolina Inc., អ្នក មានសិទ្ធិទទួលបា នង់នួយនិងព័ត៌មានដាភាសា ស<br>លាកអ្នកដោយឥតគិតថ្លៃ។ សូមនិយាយទៅកាន់អ្នកបកមែលេខ 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<br>Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-863-1310 (Relay 711)<br>an.  |  |
| Hindi:                   | आप या जिसकी आप मदद कर रहे हैं उनके Ambetter of North Carolina Inc., क्वारे में कोई सवाल हों, तो आपको बिना किसी खचर क्अपनी भाषा में मदद<br>और जानकारी पराप्त करने का अधिकार है। किसी दुआषिये से बात करने क्लिए 1-833-863-1310 (Relay 711).पर कॉल करें।   |  |
| Laotian:                 | ້ຖ້າ ທ່ານ ຫຼື ຄົນທືທ່ານກຳ ລັງຊາຍເຫຼືອ ມີຄຳຖາມ ກ່ຽວ ກັບ Ambetter of North Carolina Inc.,<br>ທ່ານມີສິດທີ່ຈະໄດ້ ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີ ຄ່າໃຊ້ ຈ່າຍ. ເພື່ອຈະ ເວົ້າ ກັບນາຍພາສາ ໃຫ້ໂທຫາ<br>1-833-863-1310 (Relay 711).  |  |
| 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<br>必要な場合は、1-833-863-1310 (Relay 711). までお電話ください。   |  |
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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, PO Box 10341 Van Nuys CA, 91410, 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 http://www.hhs.gov/ocr/office/file/index.html.