



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.wellcarenewjersey.com/2023-brochures.html>, or call 1-844-606-1926 (TTY 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 1-844-606-1926 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$850 individual / \$1,700 family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services, children's eye exam and glasses are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> : \$2,500 individual / \$5,000 family. Not applicable for <a href="#">out-of-network providers</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://ambetter.wellcarenewjersey.com/findadoc">https://ambetter.wellcarenewjersey.com/findadoc</a> or call 1-844-606-1926 (TTY 711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$30 <a href="#">Copay</a> / visit	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <a href="#">providers</a> covered in full, <a href="#">deductible</a> does not apply.
	<a href="#">Specialist</a> visit	15% <a href="#">Coinsurance</a>	Not covered	Covered No Limit.
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	15% <a href="#">Coinsurance</a> for laboratory & professional services  15% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging  15% <a href="#">Coinsurance</a> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.  Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition	Generic drugs	Retail: 15% <a href="#">Coinsurance</a> . \$150 max applies regardless of <a href="#">deductible</a> being met.	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <a href="#">cost-sharing</a> amount.
	Preferred brand drugs	Retail: 15% <a href="#">Coinsurance</a> . \$150 max applies	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
More information about <a href="https://ambetter.wellcarenewjersey.com/2023-formulary">prescription drug coverage</a> is available at <a href="https://ambetter.wellcarenewjersey.com/2023-formulary">https://ambetter.wellcarenewjersey.com/2023-formulary</a> .		regardless of <a href="#">deductible</a> being met.		retail and up to 90 days through mail order. Mail orders are subject to 3x retail <a href="#">cost-sharing</a> amount.
	Non-preferred brand drugs	Retail: 15% <a href="#">Coinsurance</a> . \$150 max applies regardless of <a href="#">deductible</a> being met.	Not covered	
	<a href="#">Specialty drugs</a>	Retail: 15% <a href="#">Coinsurance</a> . \$150 max applies regardless of <a href="#">deductible</a> being met.	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you need immediate medical attention	<a href="#">Emergency room care</a>	15% <a href="#">Coinsurance</a>	15% <a href="#">Coinsurance</a>	Covered No Limit.
	<a href="#">Emergency medical transportation</a>	15% <a href="#">Coinsurance</a>	15% <a href="#">Coinsurance</a>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="#">network</a> ground/water ambulance <a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> .
	<a href="#">Urgent care</a>	15% <a href="#">Coinsurance</a>	15% <a href="#">Coinsurance</a>	Covered No Limit.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <a href="#">Coinsurance</a> ; 15% <a href="#">Coinsurance</a> for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. ( <a href="#">Primary care provider</a> (PCP) and other practitioner visits do not require prior authorization).
	Inpatient services	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	\$30 <a href="#">Copay</a> / visit	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	15% <a href="#">Coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	<a href="#">Rehabilitation services</a>	Outpatient: 15% <a href="#">Coinsurance</a> Inpatient: 15% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Outpatient <a href="#">rehabilitation services</a> are limited to 30 visits per year per therapy (Occupational Therapy, Physical Therapy, Cognitive and Speech Therapy). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.
	<a href="#">Habilitation services</a>	Outpatient: 15% <a href="#">Coinsurance</a> Inpatient: 15% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Outpatient <a href="#">rehabilitation services</a> are limited to 30 visits per year per therapy (Occupational Therapy, Physical Therapy, Cognitive and Speech Therapy). Note: Limits do not apply when provided for a mental

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				health/substance use disorder diagnosis. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.
	<a href="#">Skilled nursing care</a>	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	<a href="#">Durable medical equipment</a>	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	<a href="#">Hospice services</a>	15% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 visit per year.
	Children's glasses	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 item per year.
	Children's dental check-up	Not covered	Not covered	-----None-----

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Weight loss programs</li> </ul>

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

- Abortion
- Acupuncture (Acupuncture is covered when used as an alternative to anesthesia.)
- Bariatric surgery
- Chiropractic care (Limited to 30 visits per year.)
- Hearing aids (Limited to 1 per ear every 2 years)
- Infertility treatment (Coverage includes artificial insemination and standard dosages, lengths of treatment and cycles of therapy of prescription drugs used to stimulate ovulation for artificial insemination or unassisted conception.)
- Private-duty nursing (Only covered as part of a home health care plan.)
- Routine foot care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter from WellCare of New Jersey at 1-844-606-1926 (TTY 711); 550 Broad St Newark, New Jersey 07102; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Office of Personnel Management Multi State Plan Program at <https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/>. 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.getcovered.nj.gov](http://www.getcovered.nj.gov) or call 1-877-962-8448.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: 550 Broad St Newark, New Jersey 07102 Additionally, a consumer assistance program can help you file your appeal. Contact 800-446-7467

**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? Not Applicable.**

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 1-844-606-1926 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-606-1926 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-606-1926 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-606-1926 (TTY 711).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$850
■ <a href="#">Specialist coinsurance</a>	15%
■ Hospital (facility) <a href="#">coinsurance</a>	15%
■ Other <a href="#">coinsurance</a>	15%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$850
<a href="#">Copayments</a>	\$30
<a href="#">Coinsurance</a>	\$1,500
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,440</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$850
■ <a href="#">Specialist coinsurance</a>	15%
■ Hospital (facility) <a href="#">coinsurance</a>	15%
■ Other <a href="#">coinsurance</a>	15%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$850
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$600
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,670</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$850
■ <a href="#">Specialist coinsurance</a>	15%
■ Hospital (facility) <a href="#">coinsurance</a>	15%
■ Other <a href="#">coinsurance</a>	15%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$850
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,150</b>

<b>Spanish:</b>	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from WellCare of New Jersey, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-606-1926 (TTY 711).
<b>Chinese:</b>	如果您，或是您正在協助的對象，有關於 Ambetter from WellCare of New Jersey 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 1-844-606-1926 (TTY 711)。
<b>Korean:</b>	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from WellCare of New Jersey 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-606-1926 (TTY 711) 번으로 전화하십시오.
<b>Portuguese:</b>	Se você ou alguém que estiver a ajudar tiver dúvidas sobre a Ambetter from WellCare of New Jersey, tem o direito de obter ajuda e informações no seu idioma gratuitamente. Para falar com um intérprete, ligue para 1-844-606-1926 (TTY 711).
<b>Gujarati:</b>	જો તમને, અથવા તમે કોઈની મદદ કરી રહ્યાં હોવ તો, Ambetter from WellCare of New Jersey વિશે કોઈ પ્રશ્નો હોય તો, તમને કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, 1-844-606-1926 (TTY 711) ઉપર કોલ કરો.
<b>Polish:</b>	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from WellCare of New Jersey, to macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-844-606-1926 (TTY 711).
<b>Italian:</b>	Nel caso in cui Lei, o una persona che Lei sta aiutando, dovesse avere domande su Ambetter from WellCare of New Jersey, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiamare il 1-844-606-1926 (TTY 711).
<b>Arabic:</b>	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from WellCare of New Jersey ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-844-606-1926 (TTY 711).
<b>Tagalog:</b>	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from WellCare of New Jersey, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-606-1926 (TTY 711).
<b>Russian:</b>	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from WellCare of New Jersey вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-844-606-1926 (TTY 711).
<b>French Creole:</b>	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from WellCare of New Jersey, ou gen tout dwa pou w jwenn ed ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-844-606-1926 (TTY 711).
<b>Hindi:</b>	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from WellCare of New Jersey के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-844-606-1926 (TTY 711) पर कॉल करें।
<b>Vietnamese:</b>	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from WellCare of New Jersey, 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 1-844-606-1926 (TTY 711).
<b>French:</b>	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from WellCare of New Jersey, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez-le 1-844-606-1926 (TTY 711).
<b>Urdu:</b>	اگر Ambetter from WellCare of New Jersey کے بارے میں آپ کے، یا جن کی آپ مدد کر رہے ہیں، ان کے سوالات ہوں تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے 1-844-606-1926 (TTY 711) پر کال کریں۔



### Statement of Non-Discrimination

Ambetter from WellCare of New Jersey 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 WellCare of New Jersey does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from WellCare of New Jersey:

- 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 WellCare of New Jersey at 1-844-606-1926 (TTY 711).

If you believe that Ambetter from WellCare of New Jersey 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 from WellCare of New Jersey, Attn: Appeals and Grievances, PO Box 10341 Van Nuys, CA, 91410, 1-844-606-1926 (TTY 711), Fax 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from WellCare of New Jersey 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, 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>.