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://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 deductible? | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$3,000 individual / \$6,000 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. Preventive care services, children's eye exam and glasses are covered before you meet your deductible. | 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| 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> : \$9,100 individual / \$18,200 family. Not applicable for <u>out-of-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 out-of-pocket limit? | 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 https://ambetter.wellcarenewjerse y.com/findadoc or call 1-844-606- 1926 (TTY 711) for a list of network providers . | 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 <u>specialist</u> you choose without a <u>referral</u> . |

Coverage Period: 01/01/2023 - 12/31/2023

Coverage for: Individual/Family | Plan Type: EPO

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

| | | | What You Will Pay | | |
|--|--|--|--|--|--|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- Network Provider (You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| Marana da da a ha a lah | Primary care visit to treat an injury or illness | No charge | \$50 <u>Copay</u> / | Not covered | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, 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 or clinic | Specialist visit | No charge | \$75 <u>Copay</u> / | Not covered | Covered No Limit. 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 | Diagnostic test (x-ray, blood work) | No charge | \$20 Copay /; deductible does not apply for laboratory & professional services \$75 Copay / for x- ray & diagnostic imaging \$500 Copay / 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. Cost sharing waived at non-IHCP with IHCP referral. |

| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | What You Will Pay Non-IHCP In- Network Provider (You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|--|--|--|--|---|
| | Imaging (CT/PET scans, MRIs) | No charge | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Generic drugs | No charge | Retail: \$25 <u>Copay</u> . \$250 max. | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need drugs to treat your illness or condition More information about | Preferred brand drugs | No charge | Retail: 50% Coinsurance. \$250 max applies regardless of deductible being met. | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to |
| prescription drug coverage is available at https://ambetter.wellc arenewjersey.com/20 23formulary | Non-preferred brand drugs | No charge | Retail: 50% Coinsurance. \$250 max applies regardless of deductible being met. | Not covered | 90 days through mail order. Mail orders are subject to 3x retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |
| | Specialty drugs | No charge | Retail: 50% Coinsurance. \$250 max applies regardless of deductible being met. | 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 | \$500 <u>Copay</u> / | 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 | \$200 <u>Copay</u> / | Not covered | Prior authorization may be required. Covered No Limit. 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) | Non-IHCP In- Network Provider (You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Emergency room care | No charge | 50% Coinsurance | 50% Coinsurance | Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need immediate medical attention | Emergency medical transportation | No charge | 50% Coinsurance | 50% Coinsurance | 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 network ground/water ambulance provider , you may be subject to balance billing . Cost sharing waived at non-IHCP with IHCP referral . |
| | Urgent care | No charge | \$75 <u>Copay</u> / | \$75 <u>Copay</u> / | Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you have a hospital | Facility fee (e.g., hospital room) | No charge | 50% Coinsurance | 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 | 50% Coinsurance | 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 | \$50 <u>Copay</u> / office visit; \$50 <u>Copay</u> / for other outpatient services | Not covered | Prior authorization may be required. Covered No Limit. (Primary care provider (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 | 50% Coinsurance | 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 | \$50 <u>Copay</u> / | 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. |

| | | | What You Will Pay | | |
|---|---|--|--|--|---|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- Network Provider (You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | | | | | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| | Childbirth/delivery professional services | No charge | 50% Coinsurance | Not covered | Prior authorization may be required. Cost-sharing does not apply for preventive services. Depending |
| | Childbirth/delivery facility services | No charge | 50% Coinsurance | Not covered | 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 | \$75 <u>Copay</u> / | 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 | Outpatient: \$50 Copay / Inpatient: 50% Coinsurance | Not covered | Outpatient: Prior authorization may be required. Outpatient rehabilitation services 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. Cost sharing waived at non-IHCP with IHCP referral. |
| Incous | Habilitation services | No charge | Outpatient: \$50 Copay / Inpatient: 50% Coinsurance | Not covered | Outpatient: Prior authorization may be required. Outpatient rehabilitation services 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. Note: Limits do not apply |

| | | | What You Will Pay | | |
|--|----------------------------|--|--|--|---|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- Network Provider (You will pay more) | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | | | | | when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Skilled nursing care | No charge | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Durable medical equipment | No charge | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Hospice services | No charge | 50% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| | Children's eye exam | No charge | No charge; deductible does not apply | Not covered | Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral. |
| If your child needs dental or eye care | 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.)

- Cosmetic surgery
- Dental care (Adult)

- Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

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 or call 1-877-962-8448.

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 on how 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: 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, kwiijigo holne' 1-844-606-1926 (TTY 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> | \$3,000 |
|---|---------|
| ■ Specialist copayment | \$75 |
| ■ 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:

| Cost Sharing | |
|----------------------------|-----|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$0 |
| Coinsurance | \$0 |
| What isn't covere | ed |
| 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-controlled condition)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
|---|---------|
| ■ Specialist copayment | \$75 |
| ■ Hospital (facility) coinsurance | 50% |
| ■ Other <u>coinsurance</u> | 50% |

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

| 70,000 | Total Example Cost | \$5,600 |
|--------|--------------------|---------|
|--------|--------------------|---------|

In this example, Joe would pay:

| Cost Sharing | | |
|--------------|--|--|
| \$0 | | |
| \$0 | | |
| \$0 | | |
| ered | | |
| \$0 | | |
| \$0 | | |
| | | |

Mia's Simple Fracture

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$3,000 |
|---|---------|
| ■ Specialist copayment | \$75 |
| ■ Hospital (facility) coinsurance | 50% |
| ■ Other coinsurance | 50% |

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)
Rehabilitation services (physical therapy)

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

In this example, Mia would pay:

| Cost Shari | ng |
|----------------------------|-------|
| <u>Deductibles</u> | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't cov | vered |
| 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 <u>referral</u> from an IHCP your costs may be higher.



| Spanish: | 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). |
|-------------------|--|
| Chinese: | 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)。 |
| Korean: | 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. |
| Portuguese: | 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). |
| Gujarati: | જો તમને, અથવા તમે કોઇની મદદ કરી રહ્યાં હોવ તેમને, Ambetter from WellCare of New Jersey વિશે કોઈ પ્રશ્નો હોય તો, તમને કોઈ ખર્ય વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, 1-844-606-1926 (TTY 711) ઉપર કૉલ કરો. |
| Polish: | 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). |
| Italian: | 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 l'1-844-606-1926 (TTY 711). |
| Arabic: | - إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter from WellCare of New Jersey ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1926-844-1 (TTY 711). |
| Tagalog: | 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). |
| Russian: | 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 (ТТҮ 711). |
| French Creole: | 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 èd 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). |
| Hindi: | 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। |
| Vietnamese: | 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). |
| French: | 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). |
| Urdu: | 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 692-606-844-1(7TY 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.