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.nebraskatotalcare.com/2023-brochures.html, or call 1-833-890-0329 (TTY 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 https://www.healthcare.gov/sbc-glossary or call 1-833-890-0329 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:	
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$6,100 individual / \$12,200 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 <u>deductible</u> ?	Yes. <u>Preventive care services</u> , primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your <u>deductible</u> .	without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u>	
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-pocket</u> limit for this <u>plan</u> ?	For <u>network providers</u> : \$7,500 individual / \$15,000 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 <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 https://ambetter.nebraskatotalcare .com/findadoc or call 1-833-890-	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</u> )	

		0329 (TTY 711) f network provider				ght use an <u>out-of-network provider</u> for some services <u>r</u> before you get services.
Do you need a <u>referral</u> see a <u>specialist</u> ?	to	No.		You can see the <u>spec</u>	ialist you choose with	out a <u>referral</u> .
All copayment an	nd <u>co</u>	<mark>vinsurance</mark> costs s	shown in this chart a	are after your <u>deductib</u>	<mark>le</mark> has been met, if a <u>g</u>	deductible applies.
Common Medical Event	Se	ervices 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
	trea	mary care visit to at an injury or ess	No charge	\$45 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
or clinic	<u>Sp</u>	<u>ecialist</u> visit	No charge	\$100 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	car	<u>eventive</u> re/ <u>screening</u> / munization	No charge	No charge; <u>deductible</u> 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 referral.
lf you have a test		a <u>gnostic test</u> (x- ⁄, blood work)	No charge	\$50 <u>Copay</u> / test; <u>deductible</u> does not apply for laboratory & professional services 50% <u>Coinsurance</u> for x-ray & diagnostic imaging 50% <u>Coinsurance</u> for laboratory & professional	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. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			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
			imaging at other places of service		
	Imaging (CT/PET scans, MRIs)	No charge	50% Coinsurance	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 treat your illness or condition More information about prescription drug	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$5 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$25 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
coverage is available at <u>https://ambetter.nebr</u> askatotalcare.com/20	Preferred brand drugs (Tier 2)	No charge	Retail: \$75 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived
23formulary.	Non-preferred brand drugs (Tier 3)	No charge	Retail: 50% <u>Coinsurance</u>	Not covered	at non-IHCP with IHCP referral.
	Specialty drugs (Tier 4)	No charge	Retail: 50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 30 days through mail order. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			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. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need immediate medical attention	ediate medical <u>transportation</u>		50% <u>Coinsurance</u>	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 <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance billing</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No charge	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
lf you have a hospital	Facility fee (e.g., hospital room)	No charge	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> 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. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$45 <u>Copay</u> / office visit; <u>deductible</u> does not apply; 50% <u>Coinsurance</u> for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. ( <u>Primary Care Provider</u> (PCP) and other practitioner visits do not require prior authorization). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Inpatient services	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you are pregnant	Office visits	No charge	\$45 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> ,

			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
					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	50% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or
	Childbirth/delivery facility services	No charge	50% Coinsurance	Not covered	<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	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Limited to 60 visits per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	<u>Rehabilitation</u> services	No charge	Outpatient: 50% <u>Coinsurance;</u> Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Per year, limited to 45 combined visits for: physical therapy, occupational therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes chiropractic/osteopathic manipulative adjustments). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .
	<u>Habilitation</u> <u>services</u>	No charge	Outpatient: 50% <u>Coinsurance</u> Inpatient: 50% <u>Coinsurance</u>	Outpatient: Not covered Inpatient: Not covered	Outpatient: Prior authorization may be required. Per year, limited to 45 combined visits for: physical therapy, occupational therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes chiropractic/osteopathic manipulative adjustments). Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis.

	Services You May Need		What You Will Pay		
Common Medical Event		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
					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. Limited to 60 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Hospice services	No charge	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Children's eye exam	No charge	No charge; deductible not apply	Not covered	Limited to 1 visit per year. <u>Cost sharing</u> 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. <u>Cost sharing</u> 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 <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

- Infertility treatment (Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.)
- 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.
- Private-duty nursing
- 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 <u>plan</u> document.)

 Chiropractic care (Chiropractic (or osteopathic) manipulative adjustments limited to 20 visits per year.) Hearing aids (Limited to \$3,000 every 48 months age
 Routine foot care 18 and under.)

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 Nebraska Total Care at 1-833-890-0329 (TTY 711); The Nebraska Department of Insurance PO Box 82089 Lincoln, Nebraska 68501-2089; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. Por more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. Por more information about the <a href="https://www.HealthCare.gov">https://www.HealthCare.gov</a> 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 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: The Nebraska Department of Insurance PO Box 82089 Lincoln, Nebraska 68501-2089

### 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 <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 1-833-890-0329 (TTY 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-890-0329 (TTY 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-890-0329 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-833-890-0329 (TTY 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 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The <u>plan's</u> overall <u>deductible</u>	\$6,100	The <u>plan's</u> overall <u>deductible</u>	\$6,100	The <u>plan's</u> overall <u>deductible</u>	\$6,100
Specialist copayment	\$100	Specialist copayment	\$100	Specialist copayment	\$100
Hospital (facility) <u>coinsurance</u>	50%	Hospital (facility) <u>coinsurance</u>	Hospital (facility) coinsurance 50%		50%
Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	50%
This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)		This EXAMPLE event includes service Primary care physician office visits (incluidisease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose metion)	ding	This EXAMPLE event includes service Emergency room care (including medic Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	al supplies)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800

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

Cost Sharing	
Deductibles	\$C
<u>Copayments</u>	\$C
Coinsurance	\$C
What isn't covere	ed
Limits or exclusions	\$C
The total Peg would pay is	\$0

# In this example, Joe would pay:

Cost Sharin	g
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't cov	ered
Limits or exclusions	\$0
The total Joe would pay is	\$0

## In this example, Mia would pay:

Cost Shari	ing
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't co	vered
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Nebraska Total Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-890-0329 (TTY 711).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Nebraska Total Care , 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 1-833-890-0329 (TTY 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711)。
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter from Nebraska Total Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. التحدث مع مترجم اتصل بـ 0329-890-1 (TTY 711).
Karen:	်ပသကယသမျသာ်နသညနပသကမေနန္စစငည္ပါလေနဆကန္ျအငသညျဘေသကအ Ambetter from Nebraska Total Care , ပသက္ေလနအ့နမငါ့အ အသါနအ့န္စစည်ေည်သမာ်အေငသညငညပသကမူညေါကဓါနအေညသခသျအဉ် ၂ သျစနငုတငအ့ညေငညအနမစမနအနမယခဋ္ <b>1-833-890-0329 (TTY</b> 711)
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Nebraska Total Care, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-890-0329 (TTY 711).
Cushite:	Isin yookan namni biraa isin deeggartan Ambetter from Nebraska Total Care irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-833-890-0329 (TTY 711) tiin bilbilaa.
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Nebraska Total Care hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-890-0329 (TTY 711) an.
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Nebraska Total Care 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-890-0329 (TTY 711)번으로 전화하십시오.
Nepali:	यदि तपाईं स्वयं वा तपाईंले मद्दत गर्दै गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रश्नहरू छन् भने तपाईंसँग तपाईंलाई कुनै खर्च नलाग्ने गरी आफ्नो भाषामा मद्दत तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । दोभाषेसँग कुरा गर्नको लागि 1-833-890-0329 (TTY 711) मा फोन गर्नुहोस् ।
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Nebraska Total Care вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-890-0329 (TTY 711).
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Nebraska Total Care, ທ່ານມືສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນ ພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ, ໃຫ້ໂທ 1-833-890-0329 (TTY 711).
Kurdish:	ئەگىر تۆ، يان كەسنىك كە يارمەتى دەدىيت پرسيارى لەسەر Ambetter from Nebraska Total Care ھەبوو، مافى وەرگرتتى يارمەتى و زانياريت بە زمانى خۆت ھەيە بەبى بەرامبەر(بەخۇرايى). بۇ نەوەى لەگەل وەرگېر قىسە بكەيت پەيوەندى بكە لەرنىگەى ژمارە تەلەفۇنى 0329-039-1- (TTY 711).
Persian:	اگر شما، يا كسي كه به او كمك مي كنيد سؤالي در مورد Ambetter from Nebraska Total Care داريد، از اين حق برخورداريد كه كمك و اطلاعات را بصورت رايگان به زبان خود دريافت كنيد. براي صحبت كردن با مترجم با شماره 0329-890-831 (TTY 711) تماس بگيريد.
Japanese:	Ambetter from Nebraska Total Care 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、1-833-890-0329 (TTY 711) までお電話ください。

#### Statement of Non-Discrimination

Ambetter from Nebraska Total Care 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 Nebraska Total Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Nebraska Total Care:

- 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 Nebraska Total Care at 1-833-890-0329 (TTY 711).

If you believe that Ambetter from Nebraska Total Care 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 Nebraska Total Care, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA, 91410, 1-833-890-0329 (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 Nebraska Total Care 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, 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.

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