Everyday Gold: Zero Cost Sharing Plan Variation

Coverage for: Individual/Family | Plan Type: HMO

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

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

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <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 use a <u>network provider</u> ?	Yes. See <a href="https://ambetter.nebraskatot_alcare.com/findadoc">https://ambetter.nebraskatot_alcare.com/findadoc</a> or call 1-833-890-0329 (TTY 711) for a list of <a href="network">network</a> <a href="providers">providers</a> .	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 charge</u> 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 specialist you choose without a referral.

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		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
lf	Primary care visit to treat an injury or illness	No charge	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full.	
If you visit a health	Specialist visit	No charge	Not covered	Covered No Limit.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory & professional services  No charge for x-ray & diagnostic imaging  No charge 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)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at https://ambetter.nebraskatotalcare.com/2023 formulary.	Generic drugs (Tier 1)	Preferred Generic Retail: No charge Generic Retail: No charge	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.	
	Preferred brand drugs (Tier 2)	Retail: No charge	Not covered	Prior authorization may be required.	
	Non-preferred brand drugs (Tier 3)	Retail: No charge	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.	
	Specialty drugs (Tier 4)	Retail: No charge	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.	

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If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	No charge	No charge; deductible does not apply	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge; deductible does not apply	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="mailto:network">network</a> ground/water ambulance <a href="mailto:provider">provider</a> , you may be subject to <a href="mailto:balance">balance</a> <a href="mailto:billing">billing</a> .	
	<u>Urgent care</u>	No charge	Not covered	Covered No Limit.	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner visits do not require prior authorization).	
	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If you are pregnant	Office visits	No charge	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	

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				type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	Prior authorization may be required. Cost- sharing does not apply for preventive
	Childbirth/delivery facility services	No charge	Not covered	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge	Not covered	Prior authorization may be required. Limited to 60 visits per year.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: No charge Inpatient: No charge	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.
	Habilitation services	Outpatient: No charge Inpatient: No charge	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

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				therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Limited to 60 days per year.	
	Durable medical equipment	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to 1 visit per year.	
	Children's glasses	No charge	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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- 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 plan document.)

- Chiropractic care (Chiropractic (or osteopathic) manipulative adjustments limited to 20 visits per year.)
- Hearing aids (Limited to \$3,000 every 48 months

   Routine foot care age 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>, visit <a href="https://www.healthCare.gov">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 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 1-833-890-0329 (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, kwiijigo 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.

#### **About these Coverage Examples:**

■ The plan's overall deductible

In this example, Peg would pay:



**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)

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0%
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)

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>	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other <u>coinsurance</u>	0%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

\$0

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

Total Example Cost	\$5,600

## In this example, Joe would pay:

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

## **Mia's Simple Fracture**

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

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

I otal Example Cost	\$2,800

## In this example, Mia would pay:

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wyuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-890-0329 (TTY 711).  Viotnameso: Neu quý vi, hay nguór imá quý vi diang giúp do to do du hidi vé Ambetter from Nebraska Total Care , quý vi se có quyên duyor giúp và có idiem thóng in balan grafin quố ngữ của minh miền phí. Để nói chuyên với một thông dịch viên, xin gọi 1-833-890-0329 (TTY 711).  Arabic: 対果要別一位開発事業が、接触算法・833-890-0329 (TTY 711).  Arabic: がいまった はいまった はいまった はいまった いまった はいまった いまった はいまった はいまった はいまった いまった はいまった はいまった はいまった はいまった いまった はいまった はいまった はいまった いまった はいまった		Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Nebraska Total Care, tiene derecho a obtener
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Karen:	Arabia	إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter from Nebraska Total Care، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من
解する。	Arabic:	دون أية تكلفة. للتحدث مع مترجم اتصل بـ 0329-890-871 (TTY 711).
French: 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).  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.  Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Nebraska Total Care hat, haben Sie das Recht, kosteniose 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) and 한약 귀하 또는 귀하가 들고 있는 어떤 사람이 Ambetter from Nebraska Total Care 에 관해서 질문이 있다면 그리한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 관리가 있습니다. 그렇게 동역사와 애가하기 위해서는 1-833-690-0329 (TTY 711) 번으로 전화하십시오.  Nepali:   대접 तपाई स्वयं वा तपाईले मद्दा गर्दै गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रशहरू छन् भने तपाईसँग तपाईलाई कुने खर्च नलाग्ने गरी आपनो भाषामा मद्दा तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । दोभाषेसँग कुरा गर्नको लागि 1-833-890-0329 (TTY 711) मा फोन गर्नहोस् ।  B случае возникновения у вас или у лица, которому вы помогаете, какох-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:   '''  '''  '''  Thurin อีกให้เก็บ เก็บ เล้า เล้า เล้า เล้า เล้า เล้า เล้า เล้า	Karen:	အသါနအ့နူစည်ေသည်သမာ်အေငသညငညပသကမူညေါကဓါနအေညသခသျအဉ် ြ သျစနဇုတငအ့ညေငညအနမစမနအနမယခ <b>ူ1-833-890-0329 (TTY</b> 711)
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German: Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-890-0329 (TTY 711) an.   Ropali: 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.  Repali: यित तपाई खर्य वा तपाईली महत गर्दै गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रशहरू ज्य भने तपाईसँग तपाईलाई कुनै खर्च नलाग्ने गरी आपनो भाषामा महत तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । दोभाषेसँग कुरा गर्नको लागि 1-833-890-0329 (TTY 711) मा फोन गर्नुलोस् ।  B 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:   1		
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: यित तपाई स्वयं वा तपाईले महत गर्दै गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रश्नहरू छन् भने तपाईसँग तपाईलाई कुनै खर्च नलाग्ने गरी आफ्नो भाषामा महत तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । तोभाषेसँग कुरा गर्नको लागि 1-833-890-0329 (TTY 711) मा फोन गर्नुहोस् ।  B 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 ຫຼືຄົນພືທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄ່າຖາມກ່ຽວກັບ Ambetter from Nebraska Total Care, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນ ພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເດັ່າກັບນາຍພາສາ, ໃຫ້ໃນ 1-833-890-0329 (TTY 711).  Kurdish: (TTY 711) 1-833-890-0329 (TTY 711) απο και		Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Nebraska Total Care hat, haben Sie das Recht, kostenlose Hilfe und
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 तपाई स्वयं वा तपाईले मद्दा गर्दे गरेको व्यक्तिसँग Ambetter from Nebraska Total Care को बारेमा प्रश्नरूर छन् भने तपाईसँग तपाईलाई कुनै खर्च नलाग्ने गरी आफ्नो भाषामा मद्दा 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 тепефону 1-833-890-0329 (TTY 711).Laotian:गौणाण कुकिफोर्णणणणणणणणणणणणणणणणणणणणणणणणणणणणणणणणणणणण	German:	Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-890-0329
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(연어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-890-0329 (TTY 711)번으로 전화하십시오.  ***********************************	Karaani	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Nebraska Total Care 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의
Russian:	Norean:	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
Russian: 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: ทั่วเท่าบ ตุ๊ติบเพื่เท่ามหำลัวฉุ่อยะเพื่อ มีคำทามหา่วอกับ Ambetter from Nebraska Total Care, เท่าบมิสัดเท็จะได้รับภาวมฉ่อยะเพื่อผละ ขึ้นมูมผ่าจสามพิ๊เต็บ พาสายอาท่าน โดยบ่มีค่าใส่จ่าย. เพื่อจะเจ้ากับมายพาสา, ใชโท 1-833-890-0329 (TTY 711).  Kurdish: (TTY 711) 1-833-890-0329 (TTY 711).  Persian: Ambetter from Nebraska Total Care שישים בעל		नलाग्ने गरी आफ्नो भाषामा मद्दत तथा जानकारी प्राप्त गर्ने अधिकार हुन्छ । दोभाषेसँग कुरा गर्नको लागि 1-833-890-0329 (TTY 711) मा फोन गर्नुहोस् ।
Поговорить с переводчиком, позвоните по телефону 1-833-890-0329 (ТТҮ 711).  Laotian:	Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter
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Laotian:wカコスタラグ いっか โดย บ้มีต่าใจเจ้าย. เพื่อจะเอ้ากับมายพาสา, ใช่ให 1-833-890-0329 (TTY 711).Kurdish:Ambetter from Nebraska Total Care אייני אי		поговорить с переводчиком, позвоните по телефону 1-833-890-0329 (ТТҮ 711).
שาສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ, ໃຫ້ໂທ 1-833-890-0329 (TTY 711).  Kurdish:  Kurdish: Ambetter from Nebraska Total Care אייני	Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Nebraska Total Care, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນ
Kurdish:       (TTY 711) 1-833-890-0329 بر المعنور إليي). بنو نهو مى لمگالل و مر گئير قسه بحكيت پعيو مندى بحه المرزيگه ى ژماره تعليفونى 1-833-890-0329 (علي قسه بحكيت پعيو مندى بحه المرزيگه ى ژماره تعليفونى 1-833-890 داريد، از اين حق بر خور داريد كه كمک و اطلاعات را         Persian:		ພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ, ໃຫ້ໂທ 1-833-890-0329 (TTY 711).
به رامبه (به خوْرِ ابی). بو نه ومی له گه ل و رکیر قسه بکمیت پعیو هندی بکه له رینگه ی ژماره تعلیفونی 1-833-890-0329. (TTY 711).  Persian:  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  Japanese:	Kurdish:	نهگمر تو، بان کهسنیک که بارمهتی دهددیت پرسیاری لهسمر Ambetter from Nebraska Total Care همبوو، مافی و هرگرتنی بارمهتی و زانیاریت به زمانی خزت همیه بعبی
Persian:		بەر امبەر (بەخۇر ايى). بۇ ئەوەى لەگلەل وەرگىز قىسە بكەيت پەيوەندى بكە لەرنىگەى ژمارە تىلمفۇنى 0329-890-833-1 (TTY 711).
بصورت رایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره 932-890-9328) نماس بگیرید.  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  Japanese:	Persian:	اگر شما، یا کسی که به او کمک می کنید سؤالی در مورد Ambetter from Nebraska Total Care دارید، از این حق برخوردارید که کمک و اطلاعات را
Japanese:		بصورت رايگان به زبان خود دريافت كنيد. براي صحبت كردن با مترجم با شماره 0329-890-833-1 (TTY 711) تماس بگيريد.
		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
	Japanese:	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.

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- 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, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.