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://Ambetteroflllinois.com/2022-brochures.html, or call 1-855-745-5507 (TTY/TDD 1-844-517-3431). For general definitions of common terms, such as allowed

<u>amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-855-745-5507 (TTY/TDD 1-844-517-3431) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$7,500 individual / \$15,000 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 <u>deductible</u> ?	Yes. <u>Preventive care</u> services, primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, and generic drugs are covered before you meet your <u>deductible</u> .	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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</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> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$9,000 individual / \$18,000 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 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://ambetterofillinois.com/finda doc or call 1-855-745-5507 (TTY/TDD 1-844-517-3431) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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> <u>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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> 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
	Primary care visit to treat an injury or illness	No charge	\$50 <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> .
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</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.
	Preventive care/screening/ immunization	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 <u>referral</u> .
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	50% <u>Coinsurance</u> for laboratory & professional services 50% <u>Coinsurance</u> for x- ray & diagnostic imaging 50% <u>Coinsurance</u> 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. <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
	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	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$25 <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 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> .
prescription drug coverage is available	Preferred brand drugs (Tier 2)	No charge	Retail: \$50 <u>Copay</u> /	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30
at http://ambetterofillino is.com/2022formulary	Non-preferred brand drugs (Tier 3)	No charge	Retail: \$100 <u>Copay</u> /	Not covered	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> .
	Specialty drugs (Tier 4)	No charge	Retail: \$500 <u>Copay</u> /	Not covered	Prior authorization may be required. <u>Prescription 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	Facility fee (e.g., ambulatory surgery center)	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.
surgery	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.

		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	Emergency medical transportation	No charge	50% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No charge	\$75 <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 <u>referral</u> .
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% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
lf you need mental health, behavioral health, or substance	Outpatient services	No charge	\$50 <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. (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% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
lf you are pregnant	Office visits	No charge	\$50 <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

		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
					on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</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> .
	Childbirth/delivery professional services	No charge	50% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>
	Childbirth/delivery facility services	No charge	50% <u>Coinsurance</u>	Not covered	<u>services</u> . Depending 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	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.
If you need help recovering or have other special health needs	Rehabilitation services	No charge	Outpatient: \$50 <u>Copay</u> / ; <u>deductible</u> does not apply; Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Habilitation services	No charge	Outpatient: \$50 <u>Copay</u> / ; <u>deductible</u> does not apply Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit.

		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
					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% <u>Coinsurance</u>	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; <u>deductible</u> does 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; <u>deductible</u> 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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

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

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)						
Abortion	Hearing aids (Limited to 2 hearing aids every 2	 Private-duty nursing (On an outpatient 				
Bariatric surgery	years.)	basis only (inpatient excluded).)				

- Chiropractic care (Limited to 25 visits per year.)
- Infertility treatment

• 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 of Illinois at 1-855-745-5507 (TTY/TDD 1-844-517-3431); Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Illinois Health Options at 1-877-527-9431; 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.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515. Additionally, a consumer assistance program can help you file your appeal. Contact (877) 527-9431

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 1-855-745-5507 (TTY/TDD 1-844-517-3431). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-745-5507 (TTY/TDD 1-844-517-3431). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-745-5507 (TTY/TDD 1-844-517-3431). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-855-745-5507 (TTY/TDD 1-844-517-3431).

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.

Peg is Having a (9 months of in-network pre-r hospital delive	natal care and a	Managing Joe's Type (a year of routine in-network car condition)		Mia's Simple F (in-network emergency room vi	
The plan's overall deductible	<u>e</u> \$7,500	The plan's overall deductible	<u>e</u> \$7,500	The <u>plan's</u> overall <u>deductib</u>	<u>le</u>
Specialist copayment	\$100	Specialist copayment	\$100	Specialist copayment	
Hospital (facility) coinsuran	<u>ce</u> 50%	Hospital (facility) coinsuran	<u>ce</u> 50%	Hospital (facility) coinsural	<u>1Ce</u>
Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	
This EXAMPLE event includes <u>Specialist</u> office visits (prenatal of Childbirth/Delivery Professional Childbirth/Delivery Facility Service <u>Diagnostic tests</u> (ultrasounds an <u>Specialist</u> visit (anesthesia)	care) Services ces	This EXAMPLE event includes Primary care physician office vis disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glue)	its (including	This EXAMPLE event includes <u>Emergency room care</u> (including <u>Diagnostic tests</u> (x-ray) <u>Durable medical equipment</u> (cru <u>Rehabilitation services</u> (physical	g medical su Itches)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	
In this example, Peg would pa	•	In this example, Joe would pay	·	In this example, Mia would pa	•
Cost Sharing	g	Cost Sharing	9	Cost Shari	ng
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	

<u>Coinsurance</u>	
What isn't cove	ered
imits or exclusions	
The total Peg would pay is	

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

up care

0	The plan's overall deductible	\$7,500
0	Specialist copayment	\$100
6	Hospital (facility) <u>coinsurance</u>	50%
6	Other <u>coinsurance</u>	50%
	This EXAMPLE event includes services	s like:
	Emergency room care (including medical	cunnline)

pplies)

Total Example Cost	\$2,800
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Cost Sharir	g
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't cov	ered
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.

\$0

\$0

of Illinois Insurance Company

	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of Illinois insured by Celtic Insurance Company, tiene
Spanish:	derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-855-745-5507 (TTY 1-
	844-517-3431).
	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat Ambetter of Illinois insured by Celtic Insurance Company, macie prawo
Polish:	poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-855-745-5507
	(TTY 1-844-517-3431).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of Illinois insured by Celtic Insurance Company 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 1-855-745-5507 (TTY 1-844-517-3431)。
	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of Illinois insured by Celtic Insurance Company 에 관해서 질문이 있다면 귀하는
Korean:	그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-855-745-
	5507 (TTY 1-844-517-3431) 로 전화하십시오.
	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of Illinois insured by Celtic Insurance Company,
Tagalog:	may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin,
	tumawag sa 1-855-745-5507 (TTY 1-844-517-3431).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter of Illinois insured by Celtic Insurance Company، لديك الحق في الحصول على المساعدة
	والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 5507-745-745-844 (3431-517-844).
	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of
Russian:	Illinois insured by Celtic Insurance Company вы имеете право получить бесплатную помощь и информацию на своем родном
	языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-855-745-5507 (ТТҮ 1-844-517-3431).
	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter of Illinois insured by Celtic Insurance Company વવશે કોઇ પ્રશ્ન હોય તો તમને, કોઇ ખર્ય
Gujarati:	વવના તમારી ભાષામાં મદદ અને માહહતી પ્રાપ્ત કરવાનો અવિકાર છે. દુભાવષયા સાથે વાત કરવા માટે 1-855-745-5507 (TTY 1-844-517-3431) ઉપર કૉલ કરો.
Urdu:	اگر Ambetter of Illinois insured by Celtic Insurance Company کے بارے میں آپ، یا جن کی آپ مدد کررہے ہیں ان کے سوالات ہوں تو، آپ کو بلامعاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے، 507-545-145-1-3431، (3431-3431) پر کال کریں۔
	ر بال میں مدہ اور مسومات کے سال کرنے کے لیے اسلی مرجبہ سے بالے سرائے سے پرے '' 1000 دور '' 1000 دور '' 1100 بور کا سرین
	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of Illinois insured by Celtic Insurance Company, quý vị sẽ có
Vietnamese:	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 1-855-745-
	5507 (TTY 1-844-517-3431).
	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter of Illinois insured by Celtic Insurance Company, ha diritto a
Italian:	usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-855-745-5507 (TTY 1-
	844-517-3431).
	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of Illinois insured by Celtic Insurance Company के बारे में कोई सवाल हों, तो आपको
Hindi:	बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-855-745-5507 (TTY
	1-844-517-3431) पर कॉल करें। Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of Illinois insured by Celtic Insurance
French:	Company, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez
Trenen.	le 1-855-745-5507 (TTY 1-844-517-3431).
Greek:	Εάν εσείς ή κάποιος που βοηθάτε, έχετε ερωτήσεις σχετικά με την Ambetter of Illinois insured by Celtic Insurance Company, έχετε το
	δικαίωμα να ζητήσετε βοήθεια και πληροφορίες στη γλώσσα σας, χωρίς χρέωση. Για να μιλήσετε με διερμηνέα, καλέστε το 1-855-745-
Creek.	5507 (TTY 1-844-517-3431).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of Illinois insured by Celtic Insurance Company 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
	1-855-745-5507 (TTY 1-844-517-3431) an.
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Statement of Non-Discrimination

Ambetter of Illinois Insured by Celtic Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter of Illinois does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of Illinois:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter of Illinois at 1-855-745-5507 (TTY 1-844-517-3431).

If you believe that Ambetter of Illinois has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Ambetter of Illinois, Attn: Appeals and Grievances, PO Box 10341 Van Nuys, CA 91410 1-855-745-5507 (TTY 1-844-517-3431), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of Illinois insured by Celtic Insurance Company 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.