Elite Bronze: Limited Cost Sharing Plan Variation

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 <u>https://ambetterofnorthcarolina.com/2023-brochures.html</u>, or call 1-833-863-1310 (Relay 711). For general definitions of common terms, such as <u>allowed amount</u>,

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 1-833-863-1310 (Relay 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 cost for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes, except for Non-Preferred Brand (Tier 3) and Specialty drugs (Tier 4).	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?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or Yes, \$3,800 individual / \$7,600 family for <u>prescription drug coverage</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,700 individual / \$17,400 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://ambetterofnorthcarolina.co m/findadoc or call 1-833-863-1310 (Relay 711) for a list of <u>network</u> providers.	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</u> <u>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> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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	\$45 <u>Copay</u> / visit	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	No charge	\$115 <u>Copay</u> / visit	Not covered	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
or clinic	Preventive care/screening/ immunization	No charge	No charge	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	\$60 <u>Copay</u> / test 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> .
	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 <u>referral</u> .
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$5 <u>Copay</u> / prescription Generic Retail: \$35 <u>Copay</u> / prescription	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</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	
More information about prescription drug coverage is available at https://ambetterofnor	Preferred brand drugs (Tier 2)	No charge	Retail: \$195 <u>Copay</u> / prescription	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 2.5x retail <u>cost-sharing</u> amount. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
<u>thcarolina.com/2023f</u> ormulary.	n/2023f Non-preferred brand drugs (Tier 3)	No charge	Retail: \$250 <u>Copay</u> / prescription; subject to Rx drug <u>deductible</u>	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. \$3,800 individual / \$7,600 family Rx drug <u>deductible</u> for non-preferred brand and <u>specialty drugs</u> . <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral.	
	<u>Specialty drugs</u> (Tier 4)	No charge	Retail: 50% <u>Coinsurance;</u> subject to Rx drug <u>deductible</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. \$3,800 individual / \$7,600 family Rx drug <u>deductible</u> for non- preferred brand and <u>specialty drugs</u> . <u>Cost</u> <u>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% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
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.	
If you need immediate medical attention	Emergency room care	No charge	\$2,500 <u>Copay</u> / visit (\$1250 <u>Copay</u> / visit for facility; \$1250 <u>Copay</u> / visit for physician fee)	\$2,500 <u>Copay</u> / visit; <u>deductible</u> does not apply (\$1250 <u>Copay</u> / visit; <u>deductible</u> does not apply for facility; \$1250 <u>Copay</u> / visit;	Covered No Limit. <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> .	

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
				deductible does not apply for physician fee)	
	Emergency medical transportation	No charge	50% <u>Coinsurance</u>	50% <u>Coinsurance;</u> 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 <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance billing</u> . <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No charge	\$60 <u>Copay</u> / visit	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	\$3000 <u>Copay</u> / day	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	No charge	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	I need mental h, behavioralOutpatient servicesNo charge50% Cd other o	\$45 <u>Copay</u> / office visit; 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> .	
abuse services	Inpatient services	No charge	\$3000 <u>Copay</u> / day	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	\$45 <u>Copay</u> / visit	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

			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
					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	No charge	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> ,
	Childbirth/delivery facility services	No charge	\$3000 <u>Copay</u> / day	Not covered	<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</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Home health care	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 help recovering or have other special health needs	<u>Rehabilitation</u> services	No charge	Outpatient: 50% <u>Coinsurance</u> Inpatient: \$3000 <u>Copay</u> / day	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. 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: \$3000 <u>Copay</u> / day	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Habilitation

			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
					therapy 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 referral.
	<u>Skilled nursing</u> care	No charge	\$3000 <u>Copay</u> / day	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. Cost sharing waived at non-IHCP with IHCP referral.
	Children's eye exam	No charge	No charge	Not covered	Limited to 1 exam 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	Not covered	Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	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.) Abortion (Except in cases of rape, incest, or Dental care (Adult) • Non-emergency care when traveling outside the • • when the life of the mother is endangered) U.S. Long-Term Care (Long Term Acute Care is a • Acupuncture covered benefit. Long Term Nursing Care/ Routine eye care (Adult) ٠ ٠ Custodial Care is not a covered benefit.) Weight loss programs

•

Cosmetic surgery ٠

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
<ul> <li>Bariatric surgery (<u>Medically necessary</u> for the treatment of diseases and ailments.)</li> <li>Chiropractic care (Limited to a combined 30 visits</li> </ul>	•	Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.)	•	Private-duty nursing Routine foot care	
per year for outpatient occupational therapy, physical therapy and chiropractic care.)	•	Infertility treatment (Includes certain services related to: diagnosis, correction of underlying medical conditions that cause infertility and treatment. Note: a lifetime benefit limit applies, per member, of three medical ovulation induction cycles.)			

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 North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); 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.Marketplace">Marketplace</a>. For more information about the <a href="https://www.Marketplace">https://www.Marketplace</a>. For more information about the <a href="https://www.Marketplace">https://www.Marketplace</a>.

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 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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Additionally, a consumer assistance program can help you file your appeal. Contact [[legal\_entity.DOICustomerAssistancePhone]

## 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 1-833-863-1310 (Relay 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-863-1310 (Relay 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-863-1310 (Relay 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-833-863-1310 (Relay 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 <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.

<b>Peg is Having a</b> (9 months of in-network) and a hospital de	<b>M</b> a (a y	
The plan's overall deductib	le \$0	The p
Specialist copayment	\$115	■ <u>Speci</u>
Hospital (facility) <u>copayment</u>	🔳 Hospi	
Other <u>coinsurance</u>	Other	
This EXAMPLE event includes <u>Specialist</u> office visits (prenatal of benefits_package.LabOutpatien Childbirth/Delivery Professional Childbirth/Delivery Facility Servi <u>Diagnostic tests</u> (ultrasounds and	This EXA Primary of disease of Diagnost Prescript Durable	
Total Example Cost	Total Ex	

# In this example, Peg would pay:

· · · ·					
Cost Sharing					
<u>Deductibles</u>	\$C				
<u>Copayments</u>	\$C				
Coinsurance	\$C				
What isn't cove	ered				
Limits or exclusions	\$C				
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 plan's overall deductib	<u>le</u> \$0				
Specialist copayment	\$115				
Hospital (facility) <u>copayment</u>					
Other <u>coinsurance</u>	50%				
This EXAMPLE event includes	s services like:				
Primary care physician office vis	sits (including				
disease education)					
Diagnostic tests (blood work)					
Prescription drugs					
Durable medical equipment (glu	cose meter)				
Total Example Cost	\$5,600				

# In this example, Joe would pay:

-					
Cost Sharing					
\$0					
\$0					
\$0					
What isn't covered					
\$0					
\$0					

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

	The <u>plan's</u> overall <u>deductible</u>	\$0
	Specialist copayment	\$115
	Hospital (facility) <u>copayment</u>	\$3000
)	Other <u>coinsurance</u>	50%
	This EXAMPLE event includes services li	ike:
	Emergency room care (including medical su	ipplies)
	Diagnostic tests (x-ray)	
	Durable medical equipment (crutches)	
	Rehabilitation services (physical therapy)	

Total Example Cost	\$2,800
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## In this example, Mia would pay:

g
\$0
\$0
\$0
ered
\$0
\$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.

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 of North Carolina Inc., tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-863-1310 (Relay 711).	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of North Carolina Inc.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 1-833-863-1310 (Relay 711).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of North Carolina Inc. 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용	
	부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-863-1310 (Relay 711) 로 전화하십시오.	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc., vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-863-1310 (Relay 711).	
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول من Ambetter of North Carolina Inc., لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل (Relay 711) Relay.	
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-863-1310 (Relay 711).	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter of North Carolina Inc., વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-863-1310 (Relay 711) ઉપર કૉલ કરો.	
Mon-Khmer, Cambodian:	ប្រសិនលោកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងតែជួយមានបញ្ហាអំពី Ambetter of North Carolina Inc., អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មានជា ភាសាលោកអ្នកដោយឥតគិតថ្លៃ៖ សូមនិយាយទៅកាន់អ្នកបកប្រែតាមលេខ 1-833-863-1310 (Relay 711).	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711) an.	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711) पर कॉल करें।	
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter of North Carolina, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).	
Japanese:	Ambetter of North Carolina Inc., 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、1-833-863-1310 (Relay 711) までお電話ください。	

#### Statement of Non-Discrimination

Ambetter of North Carolina Inc., 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 North Carolina Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of North Carolina Inc.:

- Provides free aids and services to people with disabilities to communicate effectively withus, 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 North Carolina Inc., at 1-833-863-1310 (Relay 711).

If you believe that Ambetter of North Carolina Inc., 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 North Carolina Inc., ATTN: Ambetter Grievances and Appeals Department, PO Box 10341 Van Nuys CA, 91410, 1-833-863-1310 (Relay 711), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of North Carolina Inc., 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 http://www.hhs.gov/ocr/office/file/index.html.