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.sunshinehealth.com/2024-brochures.html, or call 1-877-687-1169 (Relay Florida 1-800-955-8770). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> 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 1-877-687-1169 (Relay Florida 1-800-955-8770). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> 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 1-877-687-1169 (Relay Florida 1-800-955-8770) to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall<br><u>deductible</u> ?                                | \$4,600 individual / \$9,200 family.   | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u><br>amount before this <u>plan</u> begins to pay. If you have other family members on the<br><u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total<br>amount of <u>deductible</u> expenses paid by all family members meets the overall<br>family <u>deductible</u> .  |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | Yes. <u>Preventive care</u> services, children's eye exam<br>and glasses are covered before you meet your<br><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 services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .  |
| Are there other<br>deductibles<br>for specific<br>services?               | No.  | You don't have to meet deductibles for specific services.  |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ?   | For <u>network providers</u> : \$4,600 individual / \$9,200 family. Not applicable for <u>out-of-network 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, penalties for failure to obtain preauthorization for services, and health care this plan doesn't cover.                     | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .  |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See<br>https://ambetter.sunshinehealth.com/findadoc or<br>call 1-877-687-1169 (Relay Florida 1-800-955-<br>8770) for a list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network</u> <u>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.

| Common                                     |  | What You Will Pay  |  | Limitations, Exceptions, & Other   |
|--|--|--|--|--|
| Medical Event                              | Services You May Need  | Network Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most)     | Important Information  |
| lf you visit a health                      | Primary care visit to treat an injury or illness                 | No charge  | Not covered  | Unlimited Virtual 24/7 Care Visits received<br>from Ambetter's designated telehealth<br><u>provider</u> covered at No Charge, <u>providers</u><br>covered in full, <u>deductible</u> does not apply.   |
| care provider's office                     | <u>Specialist</u> visit  | No charge  | Not covered  | Covered No Limit.  |
| or clinic                                  | Preventive care/screening/<br>immunization                       | No charge; <u>deductible</u><br>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.  |
| lf you have a test                         | <u>Diagnostic test</u> (x-ray, blood<br>work)                    | No charge for laboratory<br>& professional services<br>No charge for x-ray &<br>diagnostic imaging<br>No charge for laboratory<br>& professional services<br>and x-ray & diagnostic<br>imaging at other places of<br>service | Not covered  | Prior authorization may be required. Covered<br>No Limit. Other places of service may<br>include: Hospital, Emergency Room, or<br>Outpatient Facility.<br>Failure to obtain prior authorization for any<br>service that requires prior authorization will<br>result in a denial of benefits. |
|  | Imaging (CT/PET scans, MRIs) No charge Not covered               | Not covered  | Prior authorization may be required. Covered No Limit. |  |
| If you need drugs to treat your illness or | Generic drugs (Tier 1)   | Preferred Generic Retail:<br>No charge<br>Generic Retail: No charge  | Not covered  | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 90 days through mail order.<br>Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount.  |
| condition                                  | Preferred brand drugs (Tier 2)                                   | Retail: No charge  | Not covered  | Prior authorization may be required.   |
|  | Non-preferred brand and non-<br>preferred generic 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.   |

| Common  |   | What You Will Pay   |  | Limitations, Exceptions, & Other   |
|---|---|---|--|--|
| Medical Event   | Services You May Need                             | Network Provider<br>(You will pay the least)                        | Out-of-Network Provider<br>(You will pay the most) | Important Information  |
| More information about<br>prescription drug   |   |   |  | Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount.  |
| <u>coverage</u> is available at<br><u>https://ambetter.sunsh</u><br><u>inehealth.com/2024for</u><br><u>mulary</u> . | Specialty drugs (Tier 4)                          | Retail: No charge   | Not covered  | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 30 days through mail order.   |
| If you have outpatient  | Facility fee (e.g., ambulatory<br>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  | Covered No Limit.  |
| If you need immediate medical attention   | Emergency medical<br>transportation               | No charge   | No charge  | Covered No Limit. Note: Prior authorization is<br>not required for emergency transport,<br>however, all non-emergent transport requires<br>prior authorization. If you receive service from<br>an out of <u>network</u> ground/water ambulance<br><u>provider</u> , you may be subject to <u>balance</u><br><u>billing</u> . |
|   | <u>Urgent care</u>                                | No charge   | Not covered  | Covered No Limit.  |
| lf you have a hospital  | Facility fee (e.g., hospital room)                | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| stay  | Physician/surgeon fees                            | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services                                  | Outpatient services                               | Office Visit: No charge;<br>Other Outpatient<br>Services: No charge | Not covered  | Prior authorization may be required. Covered<br>No Limit. ( <u>Primary Care Provider</u> (PCP) and<br>other practitioner office visits do not require<br>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<br>within the standard timeframe per federal<br>regulation, but may be required for other<br>services. <u>Cost-sharing</u> does not apply for<br><u>preventive services</u> , such as routine pre-natal  |

| Common  |  | What You Will Pay                                   |             | Limitations, Exceptions, & Other  |  |
|---|--|---|-------------|---|--|
| Medical Event   | Services You May Need Network Provider Out-of-Network Provider<br>(You will pay the least) (You will pay the most) | Important Information                               |             |   |  |
|   | Childbirth/delivery professional   |   |             | and post-natal <u>screenings</u> . Depending on the<br>type of services, <u>coinsurance</u> , <u>deductible</u> or<br><u>copayment</u> may apply. Maternity care may<br>include tests and services described<br>elsewhere in the SBC (i.e., ultrasound).<br>Prior authorization may be required. <u>Cost-</u>   |  |
|   | services   | No charge   | Not covered | sharing does not apply for preventive<br>services. Depending on the type of services,   |  |
|   | Childbirth/delivery facility services  | No charge   | Not covered | <u>copayment, coinsurance</u> or <u>deductible</u> may<br>apply. Maternity care may include tests and<br>services described elsewhere in the SBC<br>(i.e., ultrasound).   |  |
|   | Home health care   | No charge   | Not covered | Prior authorization may be required. Limited to 20 visits per year.   |  |
| If you need help<br>recovering or have<br>other special health<br>needs | Rehabilitation services  | Outpatient: No charge<br>Inpatient: No charge       | Not covered | Outpatient: Prior authorization may be<br>required. Outpatient rehabilitation therapy is<br>limited to a combined 35 visits per year,<br>including chiropractic care. Note: Limits do<br>not apply when provided for a mental<br>health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be<br>required. Limited to 21 days per year. Note:<br>Limits do not apply when provided for a<br>mental health/substance use disorder<br>diagnosis. |  |
|   | Habilitation services  | Outpatient:<br>No charge<br>Inpatient:<br>No charge | Not covered | Outpatient: Prior authorization may be<br>required. Outpatient habilitation therapy is<br>limited to a combined 35 visits per year,<br>including chiropractic care. Note: Limits do<br>not apply when provided for a mental<br>health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be<br>required. Limited to 21 days per year. Note:<br>Limits do not apply when provided for a   |  |

| Common                                 |                            | What You Will Pay                              |  | Limitations, Exceptions, & Other                                  |  |
|--|----------------------------|--|--|---|--|
| Medical Event                          | Services You May Need      | Network Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most) | Important Information   |  |
|  |                            |  |  | mental health/substance use disorder diagnosis.                   |  |
|  | 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.            |  |
| lf                                     | Children's eye exam        | No charge; <u>deductible</u><br>does not apply | Not covered  | Limited to 1 visit per year.                                      |  |
| If your child needs dental or eye care | Children's glasses         | No charge; <u>deductible</u><br>does not apply | 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 Dental care (Children) Non-emergency care when traveling outside the • when the life of the mother is endangered) U.S. Hearing aids Private-duty nursing Acupuncture • Infertility treatment
  - Bariatric surgery •
  - Cosmetic surgery ٠

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Long-term care

- Chiropractic care (Limited to a combined 35 visits ٠ per year, including outpatient therapy.)
- Routine eye care (Adult-visit & one item per year. Routine foot care Dollar allowance applies to hardware.)

Weight loss programs

Dental care (Adult-visit & item limits apply per ٠ year. \$1,000 annual dollar limit per year per person.)

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: Celtic Insurance Company at 1-877-687-1169 (Relay Florida 1-800-955-8770); Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236); Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State <u>Plan</u> Program at https://www.opm.gov/healthcare-insurance/multi-state-<u>plan</u>-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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 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: Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236).

### 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 1-877-687-1169 (Relay Florida 1-800-955-8770). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1169 (Relay Florida 1-800-955-8770). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1169 (Relay Florida 1-800-955-8770). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-687-1169 (Relay Florida 1-800-955-8770).

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><br>(9 months of in-network pre<br>a hospital del  | Mar<br>(a yea  |         |
|--|--|---------|
| The plan's overall deductib  | <u>le</u> \$4,600  | The pla |
| Specialist coinsurance   | 0%   | Special |
| Hospital (facility) coinsurant   | Hospita  |         |
| Other <u>coinsurance</u>   | Other c  |         |
| This EXAMPLE event includes<br>Specialist office visits (prenatal of<br>Childbirth/Delivery Professional<br>Childbirth/Delivery Facility Servio<br>Diagnostic tests (ultrasounds an<br>Specialist visit (anesthesia) | This EXAM<br>Primary ca<br>disease ed<br>Diagnostic<br>Prescriptio<br>Durable me |         |
| Total Example Cost   | Total Exar   |         |

### In this example, Peg would pay:

|                            | ,       |  |
|----------------------------|---------|--|
| Cost Sharing               |         |  |
| <u>Deductibles</u>         | \$4,600 |  |
| <u>Copayments</u>          | \$0     |  |
| <u>Coinsurance</u>         | \$0     |  |
| What isn't covered         |         |  |
| Limits or exclusions \$6   |         |  |
| The total Peg would pay is | \$4,660 |  |

| Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-<br>controlled condition)   |                   |  |
|--|-------------------|--|
| The plan's overall deductib  | <u>le</u> \$4,600 |  |
| Specialist coinsurance   | 0%                |  |
| Hospital (facility) <u>coinsurance</u> 09  |                   |  |
| ■ Other <u>coinsurance</u> 0 <sup>t</sup>  |                   |  |
| This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter) |                   |  |
| Total Example Cost \$5,600   |                   |  |

## In this example, Joe would pay:

| •                  |  |  |  |
|--------------------|--|--|--|
| Cost Sharing       |  |  |  |
| \$4,600            |  |  |  |
| \$0                |  |  |  |
| \$0                |  |  |  |
| What isn't covered |  |  |  |
| \$20               |  |  |  |
| \$4,620            |  |  |  |
|                    |  |  |  |

# Mia's Simple Fracture

|     | follow up care)   |         |
|-----|---|---------|
| 600 | The plan's overall deductible   | \$4,600 |
| 0%  | Specialist coinsurance  | 0%      |
| 0%  | Hospital (facility) <u>coinsurance</u>  | 0%      |
| 0%  | Other <u>coinsurance</u>  | 0%      |
|     | This EXAMPLE event includes services li<br>Emergency room care (including medical sup<br>Diagnostic tests (x-ray)<br>Durable medical equipment (crutches)<br>Rehabilitation services (physical therapy) | -       |

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

### In this example, Mia would pay:

| Cost Sharing               |         |  |  |
|----------------------------|---------|--|--|
| <u>Deductibles</u>         | \$2,800 |  |  |
| Copayments                 | \$0     |  |  |
| Coinsurance                | \$0     |  |  |
| What isn't covered         |         |  |  |
| Limits or exclusions       | \$0     |  |  |
| The total Mia would pay is | \$2,800 |  |  |



| English:       | If you, or someone you are helping, have questions about Ambetter from Sunshine Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770).  |
|----------------|---|
| Spanish:       | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunshine Health y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-877-687-1169 (Relay Florida 1-800-955-8770).  |
| French Creole: | Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from Sunshine Health, epi nou pa mètrize Anglè, nou gen dwa<br>pou jwenn èd ak enfòmasyon nan lang nou gratis epi nan moman ki apwopriye a. Si ou menm, oswa yon moun w ap ede, gen<br>yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis<br>oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo<br>nan 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
| Vietnamese:    | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Sunshine Health và không thành thạo tiếng Anh, quý<br>vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị<br>đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ<br>trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số<br>1-877-687-1169 (Relay Florida 1-800-955-8770).  |
| Portuguese:    | Se tiver dúvidas acerca da Ambetter from Sunshine Health, ou estiver a ajudar uma pessoa com dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu idioma sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem o direito de receber equipamentos ou serviços de assistência sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência de membro através do número 1-877-687-1169 (Relay Florida 1-800-955-8770).  |
| Chinese:       | 如果您,或是您正在協助的對象,有關於 Ambetter from Sunshine Health 方面的問題,且不精通英語,您有權利免費並及時以您<br>的母語獲幫助和訊息。如果您,或您正在協助的對象有聽力和/或視力上的問題,阻礙了溝通,您有權利免費並及時獲得輔助支援與<br>服務。若要取得翻譯或輔助服務,請聯絡會員服務部,電話是 1-877-687-1169 (Relay Florida 1-800-955-8770)。   |
| French:        | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunshine Health et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
| Tagalog:       | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Sunshine Health, at hindi ka mahusay sa<br>Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan.<br>Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may<br>karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para<br>makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para<br>sa Miyembro sa 1-877-687-1169 (Relay Florida 1-800-955-8770).                   |
| Russian:       | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from<br>Sunshine Health, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и<br>своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете,<br>наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на<br>бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных<br>услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-877-687-1169 (Relay Florida<br>1-800-955-8770). |
| Arabic:        | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Sunshine Health، ولم تكن بار عًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك<br>من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون<br>أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (877-858-800 1-800) (Relay Florida 1-800-955-877).  |
| Italian:       | Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from Sunshine Health e non ha una perfetta padronanza della lingua inglese, ha il diritto di ricevere aiuto e informazioni nella Sua lingua gratuitamente e tempestivamente. Se Lei o una persona a cui sta fornendo assistenza presenta una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere servizi ausiliari gratuitamente e tempestivamente. Per ricevere una traduzione o un servizio ausiliario, contatti i Servizi per i membri al numero 1-877-687-1169 (Relay Florida 1-800-955-8770).  |

| German:   | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunshine Health hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
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| Korean:   | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Sunshine Health에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당<br>언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로<br>의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를<br>받으시려면 1-877-687-1169(Relay Florida 1-800-955-8770)번으로 가입자 서비스부에 연락해주십시오.  |
| Polish:   | Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from Sunshine Health, ale nie posługujecie się biegle<br>językiem angielskim, macie prawo do uzyskania pomocy i informacji w swoim języku bez dodatkowych kosztów i w odpowiednim<br>czasie. Jeśli Ty lub osoba, której pomagasz, macie problemy ze słuchem i/lub wzrokiem, które utrudniają komunikację, macie<br>prawo do otrzymania pomocy i usług pomocniczych bez dodatkowych kosztów i w odpowiednim czasie. Aby uzyskać tłumaczenie<br>lub usługi pomocnicze, należy skontaktować się z Usługi członkowskie pod numerem 1-877-687-1169 (Relay Florida<br>1-800-955-8770). |
| Gujarati: | જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from Sunshine Health વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય,<br>તો તમને કોઈ ખર્ય કર્યા વિના અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા હો<br>એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને અવરોધતી હોય, તો તમને કોઈ ખર્ય કર્યા વિના અને<br>સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-877-687-1169<br>(Relay Florida 1-800-955-8770) પર સભ્યની સેવાઓનો સંપર્ક કરો.  |
| Thai:     | หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter from Sunshine Health และไม่ช่านาญในการใช้ภาษาอังกฤษ คุณมี<br>สิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะ<br>ด้านการฟังและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่าง<br>ทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดดิดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-877-687-1169 (Relay Florida<br>1-800-955-8770)   |

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#### Statement of Non-Discrimination

Ambetter from Sunshine Health is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Florida Health Insurance Marketplace. Celtic Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. © 2023 Celtic Insurance Company. All rights reserved. Ambetter.SunshineHealth.com

If you, or someone you are helping, have questions about Ambetter from Sunshine Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). If you believe that Celtic Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics), please contact Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). You may also submit a grievance by phone to 1-877-687-1169 (Relay Florida 1-800-955-8770). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <u>https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf</u>.

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