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://ambetter.arhealthwellness.com/2024-brochures.html, or call 1-877-617-0390 (TTY/TDD 1-877-617-0392). 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 https://www.healthcare.gov/sbc-glossary or call 1-877-617-0390 (TTY/TDD 1-877-617-0392) to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | Network providers: \$0 Individual / \$0 Family. <br> Out-of-network providers: $\$ 8,150$ Individual / \$16,300 Family. | See the Common Medical Events chart below for your cost for services this plan covers. |
| Are there services covered before you meet your deductible? | Yes. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | For network providers: \$1,700 Individual / \$3,400 Family. <br> For out-of-network providers: $\$ 11,500$ Individual / \$23,000 Family. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | 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 network provider? | Yes. See https://ambetter.arhealthwellness.com/findadoc or call 1-877-617-0390 (TTY/TDD 1-877-617-0392) for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-ofnetwork provider for some services (such as lab work). Check with your provider before you get services. |


| Important Questions | Answers | Why This Matters: |
| :--- | :--- | :--- |
| Do you need a referral to <br> see a specialist? | No. | You can see the specialist you choose without a referral. |

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | 60\% Coinsurance; deductible does not apply | Covered No Limit. |
|  | Specialist visit | \$5 Copay / visit | 60\% Coinsurance; deductible does not apply | Covered No Limit. |
|  | Preventive care/screening/ immunization | No charge | 60\% Coinsurance; deductible does not apply | 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 | Diagnostic test ( x -ray, blood work) | No charge for laboratory \& professional services <br> $25 \%$ Coinsurance for $x$ ray \& diagnostic imaging <br> $25 \%$ Coinsurance for laboratory \& professional services and x-ray \& diagnostic imaging at other places of service | 60\% Coinsurance; deductible does not apply for laboratory \& professional services <br> 60\% Coinsurance for $x$-ray \& diagnostic imaging <br> $60 \%$ Coinsurance for laboratory \& professional services and x-ray \& diagnostic imaging at other places of service | Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. <br> Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. |
|  | Imaging (CT/PET scans, MRIs) | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you need drugs to treat your illness or condition | Generic drugs (Tier 1) | Preferred Generic Retail: No charge <br> 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. Mail orders are subject to $2.5 x$ retail costsharing amount. |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| More information about prescription drug coverage is available at https://ambetter.arheal thwellness.com/2024f ormulary. | Preferred brand drugs (Tier 2) | Retail: \$25 Copay / 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 $2.5 x$ retail costsharing amount. |
|  | Non-preferred brand drugs (Tier 3) | Retail: 35\% Coinsurance | Not covered |  |
|  | Specialty drugs (Tier 4) | Retail: 35\% Coinsurance | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you need immediate medical attention | Emergency room care | 25\% Coinsurance | 25\% Coinsurance | Covered No Limit. |
|  | Emergency medical transportation | 25\% Coinsurance | 25\% Coinsurance | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. |
|  | Urgent care | \$10 Copay / visit | 60\% Coinsurance; deductible does not apply | Covered No Limit. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit: No charge; Other Outpatient <br> Services: 25\% <br> Coinsurance <br> Note: Cost share will be waived for Behavioral Health screening services. | Office Visit: 60\% <br> Coinsurance; deductible <br> does not apply; <br> Other Outpatient Services: <br> 60\% Coinsurance <br> Note: Cost share will be waived for Behavioral Health screening services. | Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner office visits do not require prior authorization.) |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  | Inpatient services | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you are pregnant | Office visits | No charge | 60\% Coinsurance; deductible does not apply | 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 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 | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Costsharing does not apply for preventive 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). |
|  | Childbirth/delivery facility services | 25\% Coinsurance | 60\% Coinsurance |  |
|  | Home health care | 25\% Coinsurance | 60\% Coinsurance | Prior authorization may be required. Limited to 50 visits per year. |
| If you need help recovering or have other special health needs | $\underline{\text { Rehabilitation services }}$ | Outpatient: 25\% <br> Coinsurance Inpatient: 25\% Coinsurance | Outpatient: <br> 60\% Coinsurance Inpatient: 60\% Coinsurance | Outpatient: Prior authorization may be required. Limited to a combined 30 visit limit per year for outpatient physical therapy, speech therapy, occupational therapy, and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. <br> Inpatient: <br> Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |


| Common <br> Medical Event | Services You May Need |  | Network Provider <br> (You will pay the least) | Out-of-Network Provider <br> (You will pay the most) |
| :--- | :--- | :--- | :--- | :--- |

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 when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Long-term care
- 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（Limited to a combined 30 visit
－Infertility treatment
－Routine foot care
limit per year（combined for chiropractic care， physical therapy，speech therapy and occupational therapy））
－Hearing aids（Limited to 1 pair every 3 years．）

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 Arkansas Health \＆Wellness at 1－877－617－0390（TTY／TDD 1－877－617－0392）；Arkansas Insurance Department， 1 Commerce Way，Little Rock，AR 72202，Phone No．800－282－9134 or 501－371－2600 Fax Number 501－371－2618 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 plan for a denial of a claim．This complaint is called a grievance or appeal．For more information about your rights，look at the explanation of benefits you will receive for that medical claim．Your plan documents also provide complete information on how to submit a claim，appeal，or a grievance for any reason to your plan．For more information about your rights，this notice，or assistance，contact：Arkansas Insurance Department， 1 Commerce Way，Little Rock，AR 72202，Phone No．800－282－9134 or 501－371－2600 Fax Number 501－371－ 2618 Additionally，a consumer assistance program can help you file your appeal．Contact 1－800－282－9134 or（501）371－2600．

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 1－877－617－0390（TTY／TDD 1－877－617－0392）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－877－617－0390（TTY／TDD 1－877－617－0392）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－877－617－0390（TTY／TDD 1－877－617－0392）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－877－617－0390（TTY／TDD 1－877－617－0392）．
To see examples of how this plan 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 Baby <br> (9 months of in-network pre-natal care and a hospital delivery) |  | Managing Joe's Type 2 Diabetes <br> (a year of routine in-network care of a well-controlled condition) |  | Mia's Simple <br> (in-network emergency room | care) |
| :---: | :---: | :---: | :---: | :---: | :---: |
| - The plan's overall deductible $\$ 0$ |  | - The plan's overall deductible $\$ 0$ |  | ■ The plan's overall deduc | \$0 |
| $\square$ Specialist copayment \$5 |  | $\square$ Specialist copayment \$5 |  | $\square$ Specialist copayment | \$5 |
| $\square$ Hospital (facility) coinsurance $25 \%$ |  | $\square$ Hospital (facility) coinsurance $25 \%$ |  | $\square$ Hospital (facility) coinsu | 25\% |
| $\square$ Other coinsurance $25 \%$ |  | $\square$ Other coinsurance $25 \%$ |  | $\square$ Other coinsurance | 25\% |
| This EXAMPLE event includes services like: Specialist office visits (prenatal care) |  | This EXAMPLE event includes services like: |  | This EXAMPLE event includes services like: |  |
| Childbirth/Delivery Professional Services |  | disease education) |  | Diagnostic tests (x-ray) |  |
| Childbirth/Delivery Facility Services |  | Diagnostic tests (blood work) |  | Durable medical equipment (crutches) |  |
| Diagnostic tests (ultrasounds and blood work) |  | Prescription drugs |  | Rehabilitation services (physical therapy) |  |
| Specialist visit (anesthesia) |  | Durable medical equipment (glucose meter) |  |  |  |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: |  | In this example, Joe would pay: |  | In this example, Mia would pay: |  |
| Cost Sharing |  | Cost Sharing |  | Cost Sharing |  |
| Deductibles | \$0 | Deductibles | \$0 | Deductibles | \$0 |
| Copayments | \$0 | Copayments | \$300 | Copayments | \$20 |
| Coinsurance | \$1,700 | Coinsurance | \$200 | Coinsurance | \$600 |
| What isn't covered |  | What isn't covered |  | What isn't covered |  |
| Limits or exclusions | \$60 | Limits or exclusions | \$20 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$1,760 | The total Joe would pay is | \$520 | The total Mia would pay is | \$620 |


| English： | If you，or someone you are helping，have questions about Ambetter from Arkansas Health \＆Wellness，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 1－877－617－0390（TTY 1－877－617－0392）． |
| :---: | :---: |
| Spanish： | Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter de Arkansas Health \＆Wellness 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 1－877－617－0390（TTY 1－877－617－0392）． |
| Vietnamese： | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Arkansas Health \＆Wellness và không thành thạo tiếng Anh，quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngũ của mình miễn phí và kịp thời．Nếu quý vị hoặc người mà quý vị đang giúp đớ mắc bệnh về thính giác và／hoặc thị giác gây cản trở giao tiếp，quý vị có quyền được nhận các hổ trợ và dịch vụ phụ trợ miễn phí và kịp thời．Để nhận dịch vụ thông dịch hoạac dịch vụ phụ trợ，vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1－877－617－0390（TTY 1－877－617－0392）． |

Ñe kwe，ako juon armij eo kwoj jibañ e，ewōr am kajitok kake Ambetter from Arkansas Health \＆Wellness，im ejjab eman Kajin $\begin{array}{lll} & \text { Palle，ewōr am jimwe in bukot jibañ im kōmelele ko ilo kajin eo am ilo ejelok onean im ilo juon ien eo emokaj．Ne kwe，ako juon } \\ \text { Marshallese：} \quad \text { armij eo kwoj jibañ e，ewōr am nañinmej eo ilo kōnaan im／ako loelakjān im ej kōmman an ben am kōnaan ippāñ ro jot，ewōr am }\end{array}$ jimwe in bōk kein jibañ im jerbal ko ilo ejelok onean im ilo juon ien eo emokaj．Ñan bōk jerbal in ukok ako jibañ，jouj topar Jerbal an Ro Uwaan ilo 1－877－617－0390（TTY 1－877－617－0392）．

|  | 如果您，或是您正在協助的對象，有關於 Ambetter from Arkansas Health \＆Wellness 方面的問題，且不精通英語，您有權利免費 |
| :---: | :---: |
| Chinese： | 並及時以您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 1－877－617－0390（TTY 1－877－617－0392）。 |




 （クาบบ์ล็クาบระมาล็ว）ใก๋่ง่ 1－877－617－0390（TTY 1－877－617－0392）．

| Tagalog： | Kung ikaw，o ang iyong tinutulungan，ay may mga katanungan tungkol sa Ambetter from Arkansas Health \＆Wellness，at hindi ka mahusay sa Ingles，may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan．Kung ikaw，o ang iyong tinutulungan，ay may kondisyon sa pandinig at／o pannikin na nakakaapekto sa komunikasyon， may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan．Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo，mangyaring makipag－ugnayan sa Mga Serbisyo para sa Miyembro sa 1－877－617－0390（TTY 1－877－617－0392）． |
| :---: | :---: |
| Arabic： | إذا كان لديك أو لاى شخص تساعده أستلة حول Ambetter from Arkansas Health \＆Wellness، ولم تكن بارعًا باللغة الإنكليزية، فلديك الحق في الحصول <br>  في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب．لنلقي خدمات التُرجمة أو خدمات إضافّية، يرجى الاتصال بـ خذمات الأعضاء على ．1－877－617－0390（TTY 1－877－617－0392） |

Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter from Arkansas Health \＆Wellness 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 German：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 zusäzzliche Dienstleistungen zu erhalten， wenden Sie sich an den Kundendienst unter 1－877－617－0390（TTY 1－877－617－0392）．

Si vous－même ou une personne que vous aidez avez des questions à propos d＇Ambetter from Arkansas Health \＆Wellness et que
French： 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 1－877－617－0390（TTY 1－877－617－0392）．

Yog tias koj，los sis ib tug neeg twg uas koj tab tom muab kev pab，muaj cov lus nug hais txog Ambetter from Arkansas Health \＆ Wellness，thiab tsis paub lus Askiv zoo heev，koj muaj cai tau txais kev pab thiab tej ntaub ntawv qhia paub ua koj hom lus yam
Hmong： tsis tau them dab tsi li thiab kom tau raws sij hawm．Yog tias koj，los sis ib tug neeg twg uas koj tab tom pab，muaj tsos mob txog kev hnov lus thiab／los sis kev pom kev uas cuam tshuam txog kev sib txuas lus，koj muaj cai kom tau txais cov kev pab thiab cov kev pab cuam ntxiv yam tsis tau them dab tsi li thiab kom tau raws sij hawm．Txhawm rau kom tau txais cov kev pab cuam txhais ntawv los sis kev pab ntxiv，thov tiv tauj Member Services（Cov Chaw Muab Kev Pab Cuam Tswv Cuab）tau ntawm

|  | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Arkansas Health \＆Wellness에 대한 질문이 있는 경우 영어에 능숙하지 |
| :--- | :--- |
| Korean： | 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다．귀하 또는 귀하의 도움을 반는 분이 청깇／또는 |
|  | 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있슨니다．번역 또는 보조 |
|  | 서비스를 받으시려면 1－877－617－0390（TTY 1－877－617－0392）번으로 가입자 서비스부에 연락해주십시오． |

Se tiver dúvidas acerca da Ambetter from Arkansas Health \＆Wellness，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 Portuguese：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，contacte serviços de membro através do número 1－877－617－0390 （TTY 1－877－617－0392）．

ご自身やあなたが介護している他の人が，Ambetter from Arkansas Health \＆Wellnessについてご質問をお持ちの場合，英語に自
Japanese：信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や，あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも，無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには，1－877－617－0390（TTY 1－877－617－0392）のメンバーサービスにご連絡ください。

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