

 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.nhhealthyfamilies.com/2024-brochures.html>, or call 1-844-265-1278 (TTY/TDD 1-855-742-0123). 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 1-844-265-1278 (TTY/TDD 1-855-742-0123) to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; or \$1,500 individual / \$3,000 family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> services, primary care, <a href="#">specialist</a> and <a href="#">urgent care</a> office visits, and <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">network providers</a> : \$8,700 individual / \$17,400 family. Not applicable for <a href="#">out-of-network providers</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">preauthorization</a> for services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="https://ambetter.nhhealthyfamilies.com/finadoc">https://ambetter.nhhealthyfamilies.com/finadoc</a> or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	\$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply	Not covered	Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Specialist</a> visit	No charge	\$60 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply	Not covered	Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge; <a href="#">deductible</a> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	25% <a href="#">Coinsurance</a> for laboratory & professional services 25% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging 25% <a href="#">Coinsurance</a> 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Imaging (CT/PET scans, MRIs)	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If you need drugs to treat your illness or condition</b>	Generic drugs (Tier 1)	No charge	Preferred Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <a href="#">cost-sharing</a> amount. FDA approved and over-the-

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
More information about <a href="https://ambetter.nhhealthyfamilies.com/2024formulary">prescription drug coverage</a> is available at <a href="https://ambetter.nhhealthyfamilies.com/2024formulary">https://ambetter.nhhealthyfamilies.com/2024formulary</a> .			Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply		counter contraceptives are not subject to cost-share. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Preferred brand drugs (Tier 2)	No charge	Retail: \$30 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <a href="#">cost-sharing</a> amount. FDA approved and over-the-counter contraceptives are not subject to cost-share. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Non-preferred brand drugs (Tier 3)	No charge	Retail: \$60 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order. FDA approved and over-the-counter contraceptives are not subject to cost-share. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Specialty drugs</a> (Tier 4)	No charge	Retail: \$250 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order. FDA approved and over-the-counter contraceptives are not subject to cost-share. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	25% <a href="#">Coinsurance</a>	25% <a href="#">Coinsurance</a>	Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Emergency medical transportation</a>	No charge	25% <a href="#">Coinsurance</a>	25% <a href="#">Coinsurance</a>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="#">network</a> ground/water ambulance

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
					<a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Urgent care</a>	No charge	\$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply	\$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply	Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office Visit: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply; Other Outpatient Services: 25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner office visits do not require prior authorization.) ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner visits do not require prior authorization). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Inpatient services	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you are pregnant	Office visits	No charge	\$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <a href="#">Cost</a>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
					<a href="#">sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Childbirth/delivery professional services	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Childbirth/delivery facility services	No charge	25% <a href="#">Coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Rehabilitation services</a>	No charge	Outpatient: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply; Inpatient: 25% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Outpatient <a href="#">rehabilitation services</a> are limited to 20 visits per year per therapy (occupational therapy, physical therapy and speech therapy). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Habilitation services</a>	No charge	Outpatient: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply Inpatient: 25% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Habilitation services are limited to 20 visits per year per therapy (occupational therapy, physical therapy and speech therapy). Note: Limits do not apply when provided for a mental health/substance use

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
					disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Skilled nursing care</a>	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Limited to 100 days per year in a facility. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Durable medical equipment</a>	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Hospice services</a>	No charge	25% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 visit per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Children's glasses	No charge	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 item per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Children's dental check-up	Not covered	Not covered	Not covered	None

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Dental care (Children)</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine eye care (Adult)</li> <li>• Weight loss programs</li> </ul>

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

- Acupuncture
- Bariatric surgery
- Chiropractic care (Limited to 12 visits per year)
- Hearing aids (Benefits are available for one hearing aid per ear each time a hearing aid prescription changes.)
- Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)
- 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 from New Hampshire Healthy Families at 1-844-265-1278 (TTY/TDD 1-855-742-0123); New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 800-852-3416.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or 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](http://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: New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, NH 03301, Phone No. 800-852-3416.

**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 1-844-265-1278 (TTY/TDD 1-855-742-0123).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-265-1278 (TTY/TDD 1-855-742-0123).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-265-1278 (TTY/TDD 1-855-742-0123).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-265-1278 (TTY/TDD 1-855-742-0123).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**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

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	25%
■ Other <a href="#">coinsurance</a>	25%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	25%
■ Other <a href="#">coinsurance</a>	25%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1,500
■ <a href="#">Specialist copayment</a>	\$60
■ Hospital (facility) <a href="#">coinsurance</a>	25%
■ Other <a href="#">coinsurance</a>	25%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

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.



<b>English:</b>	If you, or someone you are helping, have questions about Ambetter from NH Healthy Families, 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 1-844-265-1278 (TTY 1-855-742-0123).
<b>Spanish:</b>	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de NH Healthy Families 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 1-844-265-1278 (TTY 1-855-742-0123).
<b>French:</b>	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from NH Healthy Families 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 1-844-265-1278 (TTY 1-855-742-0123).
<b>Chinese:</b>	如果您，或是您正在協助的對象，有關於 Ambetter from NH Healthy Families 方面的問題，且不精通英語，您有權利免費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 1-844-265-1278 (TTY 1-855-742-0123)。
<b>Nepali:</b>	यदि तपाईं स्वयं वा तपाईंले मदद गरिरहनुभएको कोही व्यक्तिसँग Ambetter from NH Healthy Families सँग सम्बन्धित प्रश्नहरू छन् र तपाईं दुवै अंग्रेजीमा निपुण हुनुहुन्न भने तपाईंसँग निःशुल्क रूपमा र समयमै आफ्नो भाषामा मदद र जानकारी प्राप्त गर्ने अधिकार छ। यदि तपाईं वा तपाईंले मदद गरिरहनुभएको व्यक्तिसँग सञ्चारमा बाधा पुऱ्याउने श्रवण र/वा दृश्यसम्बन्धी समस्या छ भने तपाईंसँग निःशुल्क रूपमा र समयमै सहायक उपकरण र सेवाहरू प्राप्त गर्ने अधिकार छ। अनुवाद वा सहायक सेवाहरू प्राप्त गर्न कृपया 1-844-265-1278 (TTY 1-855-742-0123) मा सदस्य सेवाहरू लाई सम्पर्क गर्नुहोस्।
<b>Vietnamese:</b>	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from NH Healthy Families và không thành thạo tiếng Anh, quý 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 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 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 1-844-265-1278 (TTY 1-855-742-0123).
<b>Portuguese:</b>	Se tiver dúvidas acerca da Ambetter from NH Healthy Families, 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, contacte serviços de membro através do número 1-844-265-1278 (TTY 1-855-742-0123).
<b>Greek:</b>	Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις σχετικά με το Ambetter from NH Healthy Families και δεν γνωρίζετε καλά την αγγλική γλώσσα, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση και εγκαίρως. Εάν εσείς ή κάποιος που βοηθάτε έχετε δυσκολία στην όραση ή/και την ακοή, που εμποδίζει την επικοινωνία, έχετε το δικαίωμα να λάβετε επικουρικά βοηθήματα και υπηρεσίες χωρίς χρέωση και εγκαίρως. Για μεταφραστικές ή βοηθητικές υπηρεσίες, επικοινωνήστε με την Εξυπηρέτηση Μελών στο 1-844-265-1278 (TTY 1-855-742-0123).
<b>Arabic:</b>	إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from NH Healthy Families، ولم تكن بارعًا باللغة الإنكليزية، ف لديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعد تعاني من حالة سمعية و/أو بصرية تعيق التواصل، ف لديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على 1-844-265-1278 (TTY 1-855-742-0123).
<b>Serbo-Croatian:</b>	Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter from NH Healthy Families, a ne govorite engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge. Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-844-265-1278 (TTY 1-855-742-0123) da biste dobili usluge prevoda ili pomoćne usluge.
<b>Indonesian:</b>	Jika Anda atau seseorang yang Anda bantu memiliki pertanyaan tentang Ambetter from NH Healthy Families, tetapi tidak mahir berbahasa Inggris, Anda berhak mendapatkan bantuan dan informasi dalam bahasa Anda secara gratis dan tepat waktu. Jika Anda atau seseorang yang Anda bantu memiliki kondisi pendengaran dan/atau penglihatan yang menghambat komunikasi, Anda berhak menerima bantuan dan layanan tambahan secara gratis dan tepat waktu. Untuk menerima layanan tambahan atau terjemahan, silakan hubungi Layanan Anggota di 1-844-265-1278 (TTY 1-855-742-0123).

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**Korean:**

귀하 또는 귀하의 도움을 받는 분이 Ambetter from NH Healthy Families에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-844-265-1278(TTY 1-855-742-0123)번으로 가입자 서비스부에 연락해주시시오.

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**Russian:**

Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from NH Healthy Families, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-844-265-1278 (TTY 1-855-742-0123).

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**French Creole:**

Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from NH Healthy Families, epi nou pa mètrize Anglè, nou gen dwa 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 yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo nan 1-844-265-1278 (TTY 1-855-742-0123).

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**Bantu:**

Nimba wewe, canke undi muntu wewe se uri gufasha, yoba afise ico asiguza kijanye na Ambetter from NH Healthy Families, kandi adatahura neza icongereza, ufise agateka ko kurungikirwa ubufasha n'amakuru atanyishu kandi mu kiringo gikwiye. Nimba wewe, canke undi wewe se uri gufasha, afise nkennerwa zo kumva na/canke kuraba bitambamira itumanako, ufise agateka ko kurungikirwa agafasha kumviriza na serevise atanyishu kandi mu kiringo gikwiye. Kugira urungikirwe serevise z'ubusiguzi canke agafasha kumviriza, turagusavye yaga na Serevise z'Abanyamuryango kuri 1-844-265-1278 (TTY 1-855-742-0123).

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**Polish:**

Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from NH Healthy Families, ale nie posługujecie się biegle językiem angielskim, macie prawo do uzyskania pomocy i informacji w swoim języku bez dodatkowych kosztów i w odpowiednim czasie. Jeśli Ty lub osoba, której pomagasz, macie problemy ze słuchem i/lub wzrokiem, które utrudniają komunikację, macie prawo do otrzymania pomocy i usług pomocniczych bez dodatkowych kosztów i w odpowiednim czasie. Aby uzyskać tłumaczenie lub usługi pomocnicze, należy skontaktować się z Usługi członkowskie pod numerem 1-844-265-1278 (TTY 1-855-742-0123).

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AMB23-NH-C-00057

## Statement of Non-Discrimination

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If you, or someone you are helping, have questions about Ambetter from NH Healthy Families, 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 1-844-265-1278 (TTY 1-855-742-0123). 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 1-844-265-1278 (TTY 1-855-742-0123). You may also submit a grievance by phone to 1-844-265-1278 (TTY 1-855-742-0123). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>.

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