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 <a href="https://ambetter.nhhealthyfamilies.com/2024-brochures.html">https://ambetter.nhhealthyfamilies.com/2024-brochures.html</a>, 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 <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 or call 1-844-265-1278 (TTY/TDD 1-855-742-0123) to request a copy.</a>

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall deductible?   | \$0 individual / \$0 family.   | See the Common Medical Events chart below for your cost for services this plan covers.  |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | There is no <u>deductible</u> .  | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .  |
| Are there other<br>deductibles<br>for specific<br>services?               | No.  | You don't have to meet <u>deductibles</u> 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> : \$3,150<br>individual / \$6,300 family. Not<br>applicable for <u>out-of-network</u><br><u>providers</u> .                             | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.   |
| What is not included in the <u>out-of-pocket limit</u> ?                  | Premiums, balance-billing<br>charges, penalties for failure to<br>obtain <u>preauthorization</u> for<br>services, and health care this <u>plan</u><br>doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See<br>https://ambetter.nhhealthyfamilies.<br>com/findadoc or call 1-844-265-<br>1278 (TTY/TDD 1-855-742-0123)<br>for a list of network providers.              | 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> .<br>You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ?                | No.  | You can see the <u>specialist</u> you choose without a <u>referral</u> .  |

| Common   |  | What Yo   | ou 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 | \$15 <u>Copay</u> / visit   | Not covered  | Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth <u>provider</u> covered at No Charge, <u>providers</u> covered in full.  |  |
| care provider's office                                     | <u>Specialist</u> visit                          | \$45 <u>Copay</u> / visit   | Not covered  | Covered No Limit.  |  |
| or clinic  | Preventive care/screening/<br>immunization       | No charge   | Not covered  | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.  |  |
| lf you have a test   | <u>Diagnostic test</u> (x-ray, blood<br>work)    | <ul> <li>\$25 <u>Copay</u> / visit for<br/>laboratory &amp; professional<br/>services</li> <li>40% <u>Coinsurance</u> for x-<br/>ray &amp; diagnostic imaging</li> <li>40% <u>Coinsurance</u> for<br/>laboratory &amp; professional<br/>services and x-ray &amp;<br/>diagnostic imaging at<br/>other places of service</li> </ul> | 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)                     | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.   |  |
| If you need drugs to<br>treat your illness or<br>condition | our illness or Generic drugs (Tier 1)            |   | 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 3x retail <u>cost-</u><br><u>sharing</u> amount. FDA approved and over-the-<br>counter contraceptives are not subject to<br>cost-share. |  |

| Common   |  | What Yo   | u 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  | Preferred brand drugs (Tier 2)   | Retail: \$40 <u>Copay</u> /<br>prescription                 | Not covered  | Prior authorization may be required.<br>Prescription drugs are provided up to 30 days  |
| <u>coverage</u> is available at<br><u>https://ambetter.nhhea</u><br><u>lthyfamilies.com/2024f</u><br><u>ormulary</u> . | Non-preferred brand drugs and<br>Non-preferred generic drugs<br>(Tier 3) | Retail: 50% <u>Coinsurance</u>                              | Not covered  | retail and up to 90 days through mail order.<br>Mail orders are subject to 3x retail <u>cost-</u><br><u>sharing</u> amount. FDA approved and over-the-<br>counter contraceptives are not subject to<br>cost-share.   |
|  | Specialty drugs (Tier 4)   | Retail: 50% <u>Coinsurance</u>                              | 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.<br>FDA approved and over-the-counter<br>contraceptives are not subject to cost-share.   |
| If you have outpatient   | Facility fee (e.g., ambulatory<br>surgery center)                        | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| surgery  | Physician/surgeon fees   | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.   |
|  | Emergency room care  | 40% <u>Coinsurance;</u><br><u>deductible</u> does not apply | 40% <u>Coinsurance;</u><br><u>deductible</u> does not apply    | Covered No Limit.  |
| If you need immediate medical attention  | Emergency medical<br>transportation                                      | 40% Coinsurance   | 40% <u>Coinsurance;</u><br><u>deductible</u> does not apply    | 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> . |
|  | Urgent care  | \$10 <u>Copay</u> / visit                                   | \$10 <u>Copay</u> / visit;<br><u>deductible</u> does not apply | Covered No Limit.  |
| If you have a hospital   | Facility fee (e.g., hospital room)                                       | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| stay   | Physician/surgeon fees   | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.   |
|  | Outpatient services  | Office Visit: \$15 <u>Copay</u> /<br>visit;                 | Not covered  | Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and  |

| 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  |
| If you need mental<br>health, behavioral<br>health, or substance        |  | Other Outpatient<br>Services: 40%<br><u>Coinsurance</u>                        |  | other practitioner office visits do not require<br>prior authorization.) ( <u>Primary Care Provider</u><br>(PCP) and other practitioner visits do not<br>require prior authorization).   |
| abuse services  | Inpatient services   | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No Limit.   |
| If you are pregnant   | Office visits  | \$15 <u>Copay</u> / visit  | Not covered  | Prior authorization not required for deliveries<br>within the standard timeframe per federal<br>regulation. <u>Cost-sharing</u> does not apply for<br><u>preventive services</u> , such as routine pre-natal<br>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). |
|   | Childbirth/delivery professional services                          | 40% Coinsurance  | Not covered  | Prior authorization may be required. <u>Cost-</u><br><u>sharing</u> does not apply for <u>preventive</u>   |
|   | Childbirth/delivery facility services                              | 40% Coinsurance  | Not covered  | <u>services</u> . Depending on the type of services,<br><u>copayment</u> , <u>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   | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No Limit.   |
| If you need help<br>recovering or have<br>other special health<br>needs | overing or have<br>er special health<br>ds Rehabilitation services | Outpatient: 40%<br><u>Coinsurance;</u><br>Inpatient: 40%<br><u>Coinsurance</u> | Not covered  | Outpatient: Prior authorization may be<br>required. Outpatient <u>rehabilitation services</u><br>are limited to 20 visits per year per therapy<br>(occupational therapy, physical therapy and<br>speech therapy). Note: Limits do not apply<br>when provided for a mental health/substance<br>use disorder diagnosis.<br>Inpatient:  |

| Common              | 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   |
|                     |                            |   |  | Prior authorization may be required. Covered No Limit.  |
|                     | Habilitation services      | Outpatient:<br>40% <u>Coinsurance</u><br>Inpatient:<br>40% <u>Coinsurance</u> | Not covered  | Outpatient: Prior authorization may be<br>required. Habilitation services are limited to<br>20 visits per year per therapy (occupational<br>therapy, physical therapy and speech<br>therapy). Note: Limits do not apply when<br>provided for a mental health/substance use<br>disorder diagnosis. Inpatient: Prior<br>authorization may be required. Covered No<br>Limit. |
|                     | Skilled nursing care       | 40% Coinsurance   | Not covered  | Prior authorization may be required. Limited to 100 days per year in a facility.  |
|                     | Durable medical equipment  | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.  |
|                     | Hospice services           | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit.  |
| If your child needs | Children's eye exam        | No charge; <u>deductible</u><br>does not apply                                | Not covered  | Limited to 1 visit per year.  |
| 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  | Long-term care                                  | Private-duty nursing |  |  |
| when the life of the mother is endangered)   | • Non-emergency care when traveling outside the | Weight loss programs |  |  |
| Cosmetic surgery   | U.S.  | 5 1 5                |  |  |
| Dental care (Children)   |   |                      |  |  |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) |  |  |  |
|--|--|--|--|
| Acupuncture  | • Dental care (Adult-visit & item limits apply per   | Infertility treatment (Limited to services for     |  |
| Bariatric surgery  | year. \$1,000 annual dollar limit per year per<br>person.)   | diagnostic tests to find the cause of infertility) |  |
| • Chiropractic care (Limited to 12 visits per year)  | 1 ,  | Routine eye care (Adult-one visit & one item per   |  |
|  | <ul> <li>Hearing aids (Benefits are available for one<br/>hearing aid per ear each time a hearing aid</li> </ul> | year. Dollar allowance applies to hardware.)       |  |
|  |  | <ul> <li>Routine foot care</li> </ul>              |  |

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 or call 1-800-318-2596.

prescription changes.)

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: 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, kwijijgo holne' 1-844-265-1278 (TTY/TDD 1-855-742-0123).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

| <b>Peg is Having a Ba</b><br>(9 months of in-network pre-nata<br>hospital delivery)   | al care and a | Managing Joe's Type<br>(a year of routine in-network car<br>condition)  |                 | Mia's Sim<br>(in-network emergency rc  |
|---|---------------|---|-----------------|--|
| The <u>plan's</u> overall <u>deductible</u>   | \$0           | The plan's overall deductib   | <u>le</u> \$0   | The <u>plan's</u> overall <u>dec</u>   |
| Specialist copayment  | \$45          | Specialist copayment  | \$45            | Specialist copayment   |
| Hospital (facility) <u>coinsurance</u>  | 40%           | Hospital (facility) coinsurant  | <u>100</u> 40%  | Hospital (facility) coin   |
| Other <u>coinsurance</u>  | 40%           | Other <u>coinsurance</u>  | 40%             | Other <u>coinsurance</u>   |
| This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/DeliveryProfessional ServicesChildbirth/DeliveryFacilityServicesDiagnostic tests (ultrasounds and blood work)Specialistvisit (anesthesia) |               | This EXAMPLE event includes<br><u>Primary care physician</u> office vis<br><i>disease education</i> )<br><u>Diagnostic tests</u> (blood work)<br><u>Prescription drugs</u><br><u>Durable medical equipment</u> (glu | sits (including | This EXAMPLE event ind<br>Emergency room care (ind<br>Diagnostic tests (x-ray)<br>Durable medical equipment<br>Rehabilitation services (ph |
| Total Example Cost  | \$12,700      | Total Example Cost  | \$5,600         | Total Example Cost   |

### In this example, Peg would pay:

| Cost Sharing               |         |  |
|----------------------------|---------|--|
| <u>Deductibles</u>         | \$0     |  |
| <u>Copayments</u>          | \$400   |  |
| Coinsurance                | \$2,800 |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$60    |  |
| The total Peg would pay is | \$3,210 |  |

## In this example, Joe would pay:

| Cost Sharing               |         |  |
|----------------------------|---------|--|
| <u>Deductibles</u>         | \$0     |  |
| Copayments                 | \$1,000 |  |
| <u>Coinsurance</u>         | \$300   |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$20    |  |
| The total Joe would pay is | \$1,320 |  |

# nple Fracture

room visit and follow up care)

| ) | The plan's overall <u>deductible</u>      | \$0      |
|---|---|----------|
| 5 | Specialist copayment                      | \$45     |
| Ď | Hospital (facility) <u>coinsurance</u>    | 40%      |
| ) | Other <u>coinsurance</u>                  | 40%      |
|   | This EXAMPLE event includes services I    | ike:     |
|   | Emergency room care (including medical su | upplies) |
|   | Diagnostic tests (x-ray)                  | •        |

ent (crutches)

physical therapy)

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

## In this example, Mia would pay:

|                            | -       |  |
|----------------------------|---------|--|
| Cost Sharing               |         |  |
| <u>Deductibles</u>         | \$0     |  |
| <u>Copayments</u>          | \$100   |  |
| Coinsurance                | \$1,000 |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$0     |  |
| The total Mia would pay is | \$1,100 |  |



| English:        | 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).  |
|-----------------|---|
| Spanish:        | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de NH Healthy Families y no domina el inglés,<br>tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien<br>está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios<br>auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios<br>para Miembros al 1-844-265-1278 (TTY 1-855-742-0123).  |
| French:         | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from NH Healthy Families et que vous<br>ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si<br>vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez<br>bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services<br>auxiliaires, veuillez contacter Services aux membres au 1-844-265-1278 (TTY 1-855-742-0123). |
| Chinese:        | 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<br>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<br>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)。   |
| Nepali:         | यदि तपाईं स्वयं वा तपाईले मद्दत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from NH Healthy Families सँग सम्बन्धित प्रश्नहरू छन् र तपाईं दुवै<br>अंग्रेजीमा निपुण हुनुहुन्न भने तपाईसँग निःशुल्क रूपमा र समयमै आफ्नो भाषामा मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। यदि तपाईं वा तपाईंले<br>मद्दत गरिरहनुभएको व्यक्तिसँग सञ्चारमा बाधा पुच्याउने श्रवण र/वा दृश्यसम्बन्धी समस्या छ भने तपाईसँग निःशुल्क रूपमा र समयमै सहायक<br>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<br>लाई सम्पर्क गर्नुहोस्।   |
| Vietnamese:     | 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,<br>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<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>1-844-265-1278 (TTY 1-855-742-0123).  |
| Portuguese:     | 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 membro através do número 1-844-265-1278 (TTY 1-855-742-0123).                                   |
| Greek:          | Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις σχετικά με το Ambetter from NH Healthy Families και δεν γνωρίζετε καλά την<br>αγγλική γλώσσα, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση και εγκαίρως. Εάν εσείς ή<br>κάποιος που βοηθάτε έχετε δυσκολία στην όραση ή/και την ακοή, που εμποδίζει την επικοινωνία, έχετε το δικαίωμα να λάβετε<br>επικουρικά βοηθήματα και υπηρεσίες χωρίς χρέωση και εγκαίρως. Για μεταφραστικές ή βοηθητικές υπηρεσίες, επικοινωνήστε με<br>την Εξυπηρέτηση Μελών στο 1-844-265-1278 (TTY 1-855-742-0123).   |
| Arabic:         | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from NH Healthy Families، ولم تكن بار عًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات<br>بلغتك 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<br>دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (012-745-1871) TTY1-854-265.  |
| Serbo-Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter from NH Healthy Families, a ne govorite engleski jezik, imate pravo<br>na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha<br>i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge.<br>Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-844-265-1278 (TTY 1-855-742-0123) da biste dobili usluge<br>prevoda ili pomoćne usluge.  |
| Indonesian:     | Jika Anda atau seseorang yang Anda bantu memiliki pertanyaan tentang Ambetter from NH Healthy Families, tetapi tidak mahir<br>berbahasa Inggris, Anda berhak mendapatkan bantuan dan informasi dalam bahasa Anda secara gratis dan tepat waktu. Jika<br>Anda atau seseorang yang Anda bantu memiliki kondisi pendengaran dan/atau penglihatan yang menghambat komunikasi, Anda<br>berhak menerima bantuan dan layanan tambahan secara gratis dan tepat waktu. Untuk menerima layanan tambahan atau<br>terjemahan, silakan hubungi Layanan Anggota di 1-844-265-1278 (TTY 1-855-742-0123).   |

| Korean:        | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from NH Healthy Families에 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 받으시려면<br>1-844-265-1278(TTY 1-855-742-0123)번으로 가입자 서비스부에 연락해주십시오.   |
|----------------|---|
| Russian:       | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from NH<br>Healthy Families, 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 1-844-265-1278 (TTY<br>1-855-742-0123). |
| 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<br>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,<br>gen yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak<br>sèvis oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis<br>Manm yo nan 1-844-265-1278 (TTY 1-855-742-0123).   |
| Bantu:         | Nimba wewe, canke undi muntu wewe se uri gufasha, yoba afise ico asiguza kijanye na Ambetter from NH Healthy Families, kandi<br>adatahura neza icongereza, ufise agateka ko kurungikirwa ubufasha n'amakuru atanyishu kandi mu kiringo gikwiye. Nimba wewe,<br>canke undi wewe se uri gufasha, afise nkenerwa zo kumva na/canke kuraba bitambamira itumanako, ufise agateka ko<br>kurungikirwa agafasha kumviriza na serevise atanyishu kandi mu kiringo gikwiye. Kugira urungikirwe serevise z'ubusiguzi canke<br>agafasha kumviriza, turagusavye yaga na Serevise z'Abanyamuryango kuri 1-844-265-1278 (TTY 1-855-742-0123).  |
| Polish:        | Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from NH Healthy Families, 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 1-844-265-1278 (TTY 1-855-742-0123).   |

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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). 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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