Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 01/01/2024 – 12/31/2024 Ambetter of North Carolina Inc. Coverage for: Individual/Family | Plan Type: HMO Ambetter Virtual Access Bronze (\$0 Virtual PCP, <u>Urgent Care</u>, & Labs Via Ambetter-Designated <u>Providers</u>; Virtual PCP Required): Standard Bronze On Exchange Plan

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://ambetterofnorthcarolina.com/2024-brochures.html, or call 1-833-863-1310 (Relay 711). 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 1-833-863-1310 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$7,000 individual / \$14,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> services, primary care and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, and generic drugs are covered before you meet your <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 deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,550 individual / \$17,100 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> ?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> 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 use a <u>network provider</u> ?	Yes. See <u>https://ambetterofnorthcarolina.com/findadoc</u> or call 1-833-863-1310 (Relay 711) 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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services
see a <u>specialist</u> ?	163.	but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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 Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	\$65 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Unlimited Virtual Primary Care Visits received from Ambetter's designated telehealth <u>provider</u> covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. Virtual Primary Care Visits are only available for adult members (18 years of age and older).
or clinic	Specialist visit	\$100 <u>Copay</u> / visit	Not covered	Covered No Limit.
	Preventive care/screening/ immunization	No charge; <u>deductible</u> 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 work)	\$75 <u>Copay</u> / visit; <u>deductible</u> does not apply for laboratory & professional services 50% <u>Coinsurance</u> for x- ray & diagnostic imaging 50% <u>Coinsurance</u> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.
	Imaging (CT/PET scans, MRIs)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you need drugs to treat your illness or condition More information about	Generic drugs (Tier 1)	Preferred Generic Retail: \$3 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$30 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
prescription drug coverage is available at	Preferred brand drugs (Tier 2)	Retail: \$160 <u>Copay</u> / prescription	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days	
https://ambetterofnort hcarolina.com/2024for mulary.	Non-preferred brand and non- preferred generic drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
	Specialty drugs (Tier 4)	Retail: 50% Coinsurance	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	50% Coinsurance	50% Coinsurance	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	50% <u>Coinsurance</u>	50% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> .	
	<u>Urgent care</u>	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
If you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: No charge; <u>deductible</u> does not apply; Other Outpatient Services: 50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. (<u>Primary Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.)
	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$65 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	50% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>
	Childbirth/delivery facility services	50% <u>Coinsurance</u>	Not covered	<u>services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 50% <u>Coinsurance</u> Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.

Common	Common		u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
				Inpatient: Prior authorization may be required. Covered No Limit.	
	Habilitation services	Outpatient: 50% <u>Coinsurance</u> Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for speech therapy; limited to a combined 30 visits per year for occupational therapy, physical therapy and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 days per year.	
	Durable medical equipment	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If your child poods	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 exam per year.	
If your child needs dental or eye care	Children's glasses	No charge; <u>deductible</u> 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 when the life of the mother is endangered)
- Acupuncture
- Cosmetic surgery

- Dental care (Adult)
- Dental care (Children)
- Long-term care

- Non-emergency care when traveling outside the U.S.
- 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 <u>plan</u> document.)

Infertility treatment

٠

- Bariatric surgery
- Chiropractic care (Limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.)
- Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.)
- Private-duty nursing
- Routine foot care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter of North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Office of Personnel Management Multi State Plan Program at 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.

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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750.

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

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



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

Peg is Having a (9 months of in-network pro a hospital del	e-natal care and		
The plan's overall deductib	<u>le</u> \$7,000		
Specialist copayment	\$100		
Hospital (facility) coinsurar	<u>ice</u> 50%		
■ Other <u>coinsurance</u> 50%			
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)			
Total Example Cost	\$12,700		

lotal	Example	COST	

In	this	example,	Peg	would	pay:
----	------	----------	-----	-------	------

Cost Sharing		
<u>Deductibles</u>	\$7,000	
<u>Copayments</u>	\$700	
Coinsurance	\$900	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$8,610	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The plan's overall deductib	<u>le</u> \$7,000	
Specialist copayment	\$100	
Hospital (facility) <u>coinsurance</u> 50 ^o		
■ Other <u>coinsurance</u> 50%		
This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		
Total Example Cost	\$5,600	

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$4,200	
<u>Copayments</u>	\$700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$4,920	

Mia's Simple Fracture (in-network emergency room visit and

	follow up care)	
)	The <u>plan's</u> overall <u>deductible</u>	\$7,000
)	Specialist copayment	\$100
b	Hospital (facility) coinsurance	50%
)	Other <u>coinsurance</u>	50%
	This EXAMPLE event includes services	s like:
	Emergency room care (including medical	supplies)
	Diagnostic tests (x-ray)	
	Durable medical equipment (crutches)	
	Rehabilitation services (physical therapy)	

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

In this example, Mia would pay:

Cost Sharing				
<u>Deductibles</u>	\$2,800			
Copayments	\$10			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$2,810			



English:	If you, or someone you are helping, have questions about Ambetter of North Carolina Inc., 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 [1-833-863-1310 (Relay 711)].
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of North Carolina Inc. 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 [1-833-863-1310 (Relay 711)].
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of North Carolina Inc. 方面的問題,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 [1-833-863-1310 (Relay 711)]。
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter of North Carolina Inc. 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 [1-833-863-1310 (Relay 711)].
	귀하 또는 귀하의 도움을 받는 분이 Ambetter of North Carolina Inc.에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당
Korean:	언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로
Korean.	의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를
	받으시려면 [1-833-863-1310(Relay 711)]번으로 가입자 서비스부에 연락해주십시오.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc. 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. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au [1-833-863-1310 (Relay 711)].
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول .Ambetter of North Carolina Inc، ولم تكن بار عًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعبق التواصل، فلديك 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 [(Relay 71) والاهام 100 (Relay 71).
Hmong:	Yog tias koj, los sis ib tug neeg twg uas koj tab tom muab kev pab, muaj cov lus nug hais txog Ambetter of North Carolina Inc., 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 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 [1-833-863-1310 (Relay 711)].
Russian:	Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter of North Carolina Inc., 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 [1-833-863-1310 (Relay 711)].
Tagalog:	Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., 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 paningin 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 [1-833-863-1310 (Relay 711)].
Gujarati:	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter of North Carolina Inc. વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, 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 એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને અવરોધતી હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને [1-833-863-1310 (Relay 711)] પર સભ્યની સેવાઓનો સંપર્ક કરો.
Mon-Khmer, Cambodian:	ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងដួយ មានសំណួរអំពី Ambetter of North Carolina Inc. ហើយមិនមានភាពស្នាត់ង់នាញក្នុងការប្រើ ភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានង់នួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទៅតាមពេលវេលាសមស្រប។ ប្រសិនបើ អ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងដួយ មានបញ្ហាគំហើញ និង/ឬការស្តាប់ដែលរារាំងដល់ការទំនាក់ទំនង អ្នកមានសិទ្ធិទទួលបានជំនួយ និង សេវាកម្មចាំបាច់នានាដោយឥតគិតថ្លៃ និងក្នុងពេលវេលាសមស្រប។ ដើម្បីទទួលបានសេវាកម្មបកប្រែ ឬសេវាកម្មចាំបាច់នានា សូមទាក់ទង សេវាកម្មសមាជិក តាមរយៈលេខ [1-833-863-1310 (Relay 711)]។

German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of North Carolina Inc. 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 [1-833-863-1310 (Relay 711)].
Hindi:	अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter of North Carolina Inc. से जुडे प्रश्न हैं और आप दोनों अंग्रेज़ी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ़्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया [1-833-863-1310 (Relay 711)] पर सदस्य सेवाएं से संपर्क करें.
Laotian:	ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter of North Carolina Inc., ແລະ ບໍ່ຊ່ຽວຊານພາສາອັງກົດ, ທ່ານມີ ສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີ ສະພາບທາງການໄດ້ຍືນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນ ເວລາ. ເພື່ອໃຫ້ໃດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍລິການສະມາຊົກ) ໄດ້ທີ່ [1-833-863-1310 (Relay 711)].
Japanese:	ご自身やあなたが介護している他の人が、Ambetter of North Carolina Inc.についてご質問をお持ちの場合、英語に自信がなくて 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、[1-833-863-1310 (Relay 711)]のメンバーサービスにご連絡ください。

AMB23-NC-LTS-C-00057

Ambetter of North Carolina is underwritten by Ambetter of North Carolina Inc., which is a Qualified Health Plan issuer in the North Carolina Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Ambetter of North Carolina Inc. All rights reserved.

Statement of Non-Discrimination

Ambetter of North Carolina Inc. is underwritten by Ambetter of North Carolina Inc., which is a Qualified Health Plan issuer in the North Carolina Health Insurance Marketplace. Ambetter of North Carolina Inc. 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 Ambetter of North Carolina Inc. All rights reserved. <u>AmbetterofNorthCarolina.com</u>

If you, or someone you are helping, have questions about Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711). If you believe that Ambetter of North Carolina Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin (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 1-833-886-7956) or by mail to PO Box 10341 Van Nuys, CA 91410. 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.

AMB23-NC-C-00056

Ambetter of North Carolina is underwritten by Ambetter of North Carolina Inc., which is a Qualified Health Plan issuer in the North Carolina Health Insurance Marketplace. This is a solicitation for insurance. © 2023 Ambetter of North Carolina Inc. All rights reserved.