



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.pahealthwellness.com/2024-brochures.html>, or call 1-833-510-4727 (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 1-833-510-4727 (Relay 711) to request a copy.

| Important Questions                                                 | Answers                                                                                                                                                                                          | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <u>deductible</u> ?                             | \$0                                                                                                                                                                                              | See the Common Medical Events chart below for your cost for services this <u>plan</u> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Are there services covered before you meet your <u>deductible</u> ? | Yes.                                                                                                                                                                                             | 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.                                                                                                                                                                                                                                                                                                                                                                                             |
| Are there other <u>deductibles</u> for specific services?           | No.                                                                                                                                                                                              | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | Not Applicable.                                                                                                                                                                                  | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| What is not included in the <u>out-of-pocket limit</u> ?            | Not Applicable.                                                                                                                                                                                  | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="https://ambetter.pahealthwellness.com/findadoc">https://ambetter.pahealthwellness.com/findadoc</a> or call 1-833-510-4727 (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 provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ?          | No.                                                                                                                                                                                              | You can see the <u>specialist</u> you choose without a <u>referral</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



All [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) & Non-IHCP In-Network Provider (You will pay the least)                                                                                                                 | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                   |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>                                                                                                                                                                                            | Primary care visit to treat an injury or illness       | No charge                                                                                                                                                                                                  | Not covered                                              | Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth <a href="#">provider</a> covered at No Charge, <a href="#">providers</a> covered in full.                                                                                                       |
|                                                                                                                                                                                                                                                                          | <a href="#">Specialist</a> visit                       | No charge                                                                                                                                                                                                  | Not covered                                              | Covered No Limit.                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                                                                                                          | <a href="#">Preventive care/screening/immunization</a> | No charge                                                                                                                                                                                                  | 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.                                                                                         |
| <b>If you have a test</b>                                                                                                                                                                                                                                                | <a href="#">Diagnostic test</a> (x-ray, blood work)    | No charge for laboratory & professional services<br>No charge for x-ray & diagnostic imaging<br>No charge 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.<br><br>Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. |
|                                                                                                                                                                                                                                                                          | Imaging (CT/PET scans, MRIs)                           | No charge                                                                                                                                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                            |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="https://ambetter.pahealthwellness.com/2024formulary">https://ambetter.pahealthwellness.com/2024formulary</a> . | Generic drugs (Tier 1)                                 | Preferred Generic Retail: No charge<br>Generic Retail: No charge                                                                                                                                           | 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.                                                                                                                                   |
|                                                                                                                                                                                                                                                                          | Preferred brand drugs (Tier 2)                         | Retail: No charge                                                                                                                                                                                          | 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.                                                                                                                                   |
|                                                                                                                                                                                                                                                                          | Non-preferred brand drugs (Tier 3)                     | Retail: No charge                                                                                                                                                                                          | Not covered                                              |                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                                                                                          | <a href="#">Specialty drugs</a> (Tier 4)               | Retail: No charge                                                                                                                                                                                          | 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.                                                                                                                                   |

| Common Medical Event                                                             | Services You May Need                            | What You Will Pay                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                  |                                                  | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>If you have outpatient surgery</b>                                            | Facility fee (e.g., ambulatory surgery center)   | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                  | Physician/surgeon fees                           | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>If you need immediate medical attention</b>                                   | <a href="#">Emergency room care</a>              | No charge                                                                                  | No charge                                                | Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                  | <a href="#">Emergency medical transportation</a> | No charge                                                                                  | No charge                                                | 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 <a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> .                                                                                                                                   |
|                                                                                  | <a href="#">Urgent care</a>                      | No charge                                                                                  | Not covered                                              | Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>If you have a hospital stay</b>                                               | Facility fee (e.g., hospital room)               | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                                  | Physician/surgeon fees                           | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                              | No charge                                                                                  | 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.)                                                                                                                                                                                                                                                                                   |
|                                                                                  | Inpatient services                               | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>If you are pregnant</b>                                                       | Office visits                                    | No charge                                                                                  | Not covered                                              | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <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 |

| Common Medical Event                                           | Services You May Need                     | What You Will Pay                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                |                                           | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                |                                           |                                                                                            |                                                          | include tests and services described elsewhere in the SBC (i.e., ultrasound).                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                | Childbirth/delivery professional services | No charge                                                                                  | 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).                                                                                        |
|                                                                | Childbirth/delivery facility services     | No charge                                                                                  | Not covered                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 60 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.                                                                                                                                                                                                                                                                                      |
|                                                                | <a href="#">Rehabilitation services</a>   | Outpatient: No charge<br>Inpatient: No charge                                              | Not covered                                              | Outpatient: Prior authorization may be required. Limited to 30 visits per year for speech therapy; a combined limit of 30 visits per year applies for physical & occupational therapy; a combined limit of 36 visits per year applies for cardiac, pulmonary & respiratory therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Covered No Limit. |
|                                                                | <a href="#">Habilitation services</a>     | Outpatient: No charge<br>Inpatient: No charge                                              | Not covered                                              | Outpatient: Prior authorization may be required. Limited to 30 visits per year for speech therapy; a combined limit of 30 visits per year applies for physical & occupational therapy; a combined limit of 36 visits per year applies for cardiac, pulmonary & respiratory 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) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                       |
|                                               |                                           |                                                                                            |                                                          | disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. |
|                                               | <a href="#">Skilled nursing care</a>      | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 120 days per year.                    |
|                                               | <a href="#">Durable medical equipment</a> | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                |
|                                               | <a href="#">Hospice services</a>          | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.                                |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | No charge                                                                                  | Not covered                                              | Limited to 1 exam per year.                                                           |
|                                               | Children's glasses                        | No charge                                                                                  | 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 <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>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>      | <ul style="list-style-type: none"> <li>Dental (Children)</li> <li>Hearing aids</li> <li>Long-term care</li> </ul>                                                                                                                                        | <ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</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 <a href="#">plan</a> document.)                                                                              |                                                                                                                                                                                                                                                          |                                                                                                                                                                  |
| <ul style="list-style-type: none"> <li>Chiropractic care (Limited to 20 visits per year)</li> <li>Dental care (Adult-visit &amp; item limits apply per year. \$1,000 annual dollar limit per year per person.)</li> </ul> | <ul style="list-style-type: none"> <li>Infertility treatment (Artificial insemination is covered; IVF, GIFT and ZIFT are excluded)</li> <li>Routine eye care (Adult-one visit &amp; one item per year. Dollar allowance applies to hardware.)</li> </ul> | <ul style="list-style-type: none"> <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 PA Health & Wellness at 1-833-510-4727 (Relay 711); Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel

Management Multi-State [Plan](https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/) 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: Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388.

**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 1-833-510-4727 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-510-4727 (Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-510-4727 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-510-4727 (Relay 711).

*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> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

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*)

|                    |          |
|--------------------|----------|
| Total Example Cost | \$12,700 |
|--------------------|----------|

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 |
| The total Peg would pay is  | \$0 |

### 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> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

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*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

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 |
| The total Joe would pay is  | \$0 |

### Mia's Simple Fracture

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

|                                                                 |     |
|-----------------------------------------------------------------|-----|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

This EXAMPLE event includes services 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                |     |
|-----------------------------|-----|
| <a href="#">Deductibles</a> | \$0 |
| <a href="#">Copayments</a>  | \$0 |
| <a href="#">Coinsurance</a> | \$0 |
| What isn't covered          |     |
| Limits or exclusions        | \$0 |
| The total Mia would pay is  | \$0 |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>English:</b>             | If you, or someone you are helping, have questions about Ambetter from PA Health & Wellness, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-833-510-4727 (Relay 711).                                                                                                                          |
| <b>Spanish:</b>             | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de PA Health & Wellness y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-833-510-4727 (Relay 711).                                                                                                        |
| <b>Chinese:</b>             | 如果您，或是您正在協助的對象，有關於 Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711)。                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Vietnamese:</b>          | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).                                                                                                                          |
| <b>Russian:</b>             | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711). |
| <b>Pennsylvanian Dutch:</b> | Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from PA Health & Wellness, un sin net proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-833-510-4727 (Relay 711).                                                                                          |
| <b>Korean:</b>              | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from PA Health & Wellness에 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 1-833-510-4727(Relay 711)번으로가입자 서비스부에 연락해주시시오.                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Italian:</b>             | Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from PA Health & Wellness e non ha una perfetta padronanza della lingua inglese, ha il diritto di ricevere aiuto e informazioni nella Sua lingua gratuitamente e tempestivamente. Se Lei o una persona a cui sta fornendo assistenza presenta una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere servizi ausiliari gratuitamente e tempestivamente. Per ricevere una traduzione o un servizio ausiliario, contatti i Servizi per i membri al numero 1-833-510-4727 (Relay 711).                                                                            |
| <b>Arabic:</b>              | إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from PA Health & Wellness، ولم تكن بارعا 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 1-833-510-4727 (Relay 711).                                                                                                                                                                                                                  |
| <b>French:</b>              | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).                                                                 |
| <b>German:</b>              | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from PA Health & Wellness hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie 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 1-833-510-4727 (Relay 711).                                                                                            |
| <b>Gujarati:</b>            | જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from PA Health & Wellness વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ચ 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 સંચારને 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 1-833-510-4727 (Relay 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.                                                                                                   |
| <b>Polish:</b>              | Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711).                                                     |

|                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>French Creole:</b>        | Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711).                                                                                   |
| <b>Mon-Khmer, Cambodian:</b> | ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Ambetter from PA Health & Wellness ហើយមិនមានភាពស្មានជំនាញក្នុងការប្រើភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទៅតាមពេលវេលាសមស្រប។ ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានបញ្ហាគំហើញ និង/ឬការស្តាប់ដែលរារាំងដល់ការទំនាក់ទំនង អ្នកមានសិទ្ធិទទួលបានជំនួយ និងសេវាកម្មចាំបាច់នានាដោយឥតគិតថ្លៃ និងក្នុងពេលវេលាសមស្រប។ ដើម្បីទទួលបានសេវាកម្មបកប្រែ ឬសេវាកម្មចាំបាច់នានាសូមទាក់ទង សេវាកម្មសមាជិក តាមរយៈលេខ 1-833-510-4727 (Relay 711)។                                                                                             |
| <b>Portuguese:</b>           | Se tiver dúvidas acerca da Ambetter from PA Health & Wellness, ou estiver a ajudar uma pessoa com dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu idioma sem qualquer custo e de forma 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 1-833-510-4727 (Relay 711). |

### Statement of Non-Discrimination

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If you, or someone you are helping, have questions about Ambetter from PA Health & Wellness, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-833-510-4727 (Relay 711). If you believe that Pennsylvania Health & Wellness, 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 1-833-510-4727 (Relay 711). You may also submit a grievance by phone to 1-833-510-4727 (Relay 711). 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-PA-C-00056

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