The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

https://ambetter.sunshinehealth.com/2024-brochures.html, or call 1-877-687-1169 (Relay Florida 1-800-955-8770). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-877-687-1169 (Relay Florida 1-800-955-8770). For general definitions of common terms, such as <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-877-687-1169 (Relay Florida 1-800-955-8770) to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall<br>deductible?  | \$0 at Indian Health Care <u>Provider</u> (IHCP) or with<br>IHCP <u>referral</u> at non-IHCP; or \$5,900 individual /<br>\$11,800 family  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount<br>before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each<br>family member must meet their own individual <u>deductible</u> until the total amount of<br><u>deductible</u> expenses paid by all family members meets the overall family<br><u>deductible</u> .   |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | Yes, <u>Preventive care</u> services, primary care,<br><u>specialist</u> , <u>urgent care</u> office visits and generic<br>and preferred brand drugs are covered before you<br>meet your <u>deductible</u> except for Non-Preferred<br>Brand (Tier 3) and Specialty drugs (Tier 4). | 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<br><u>deductibles</u> for specific<br>services?           | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ?   | For <u>network providers</u> : \$9,100 individual / \$18,200 family. Not applicable for <u>out-of-network</u> <u>providers</u> .  | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.   |
| What is not included in the <u>out-of-pocket limit</u> ?                  | Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services, and health care this plan 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<br>use a <u>network provider</u> ?               | Yes. See<br><u>https://ambetter.sunshinehealth.com/findadoc</u> or<br>call 1-877-687-1169 (Relay Florida 1-800-955-<br>8770) 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. |

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

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

|   |  |  | What You Will Pay  |  |  |
|---|--|--|--|--|--|
| Common<br>Medical Event   | Services You May<br>Need                               | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
|   | Primary care visit to<br>treat an injury or<br>illness | No charge  | \$40 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply  | Not covered  | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
| If you visit a health<br>care <u>provider's</u> office<br>or clinic | <u>Specialist</u> visit                                | No charge  | \$80 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply  | Not covered  | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
| or clinic   | Preventive<br>care/screening/<br>immunization          | No charge  | No charge; <u>deductible</u><br>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-<br>ray, blood work)         | No charge  | 40% <u>Coinsurance</u> for<br>laboratory &<br>professional services<br>40% <u>Coinsurance</u> for<br>x-ray & diagnostic<br>imaging<br>40% <u>Coinsurance</u> for<br>laboratory &<br>professional services<br>and x-ray & diagnostic<br>imaging at other<br>places of service | Not covered  | Prior authorization may be required. Covered No<br>Limit. Other places of service may include:<br>Hospital, Emergency Room, or Outpatient<br>Facility.<br>Failure to obtain prior authorization for any<br>service that requires prior authorization will result<br>in a denial of benefits. <u>Cost sharing</u> waived at<br>non-IHCP with IHCP <u>referral</u> . |
|   | Imaging (CT/PET<br>scans, MRIs)                        | No charge  | 40% <u>Coinsurance</u>   | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> .  |

|  |  |  | What You Will Pay  |  |  |
|--|--|--|--|--|--|
| Common<br>Medical Event  | Services You May<br>Need                             | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
| If you need drugs to<br>treat your illness or<br>condition<br>More information about | Generic drugs (Tier<br>1)                            | No charge  | Preferred Generic<br>Retail: \$20 <u>Copay</u> /<br>prescription; <u>deductible</u><br>does not apply<br>Generic Retail: \$20<br><u>Copay</u> / prescription;<br><u>deductible</u> does not<br>apply | Not covered  | Prior authorization may be required. <u>Prescription</u><br><u>drugs</u> are provided up to 30 days retail and up to<br>90 days through mail order. Mail orders are<br>subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| prescription drug<br>coverage is available at<br>https://ambetter.sunsh              | Preferred brand<br>drugs (Tier 2)                    | No charge  | Retail: \$40 <u>Copay</u> /<br>prescription; <u>deductible</u><br>does not apply   | Not covered  | Prior authorization may be required. <u>Prescription</u><br><u>drugs</u> are provided up to 30 days retail and up to<br>90 days through mail order. Mail orders are  |
| <u>inehealth.com/2024for</u><br><u>mulary</u> .                                      | Non-preferred<br>brand drugs (Tier 3)                | No charge  | Retail: \$80 <u>Copay</u> /<br>prescription  | Not covered  | subject to 2.5x retail <u>cost-sharing</u> amount. <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|  | <u>Specialty drugs</u><br>(Tier 4)                   | No charge  | Retail: \$350 <u>Copay</u> /<br>prescription   | Not covered  | Prior authorization may be required. <u>Prescription</u><br><u>drugs</u> are provided up to 30 days retail and up to<br>30 days through mail order. <u>Cost sharing</u> waived<br>at non-IHCP with IHCP <u>referral</u> .  |
| If you have outpatient   | Facility fee (e.g.,<br>ambulatory surgery<br>center) | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.  |
| surgery  | Physician/surgeon<br>fees                            | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> .  |
|  | Emergency room<br>care                               | No charge  | 40% Coinsurance  | 40% Coinsurance  | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
| If you need immediate<br>medical attention   | Emergency medical<br>transportation                  | No charge  | 40% <u>Coinsurance</u>   | 40% <u>Coinsurance</u>   | Covered No Limit. Note: Prior authorization is not<br>required for emergency transport, however, all<br>non-emergent transport requires prior<br>authorization. If you receive service from an out of<br><u>network</u> ground/water ambulance <u>provider</u> , you<br>may be subject to <u>balance billing</u> . <u>Cost sharing</u><br>waived at non-IHCP with IHCP <u>referral</u> . |

|  |   |  | What You Will Pay   |  |  |
|--|---|--|---|--|--|
| Common<br>Medical Event  | Services You May<br>Need                        | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |
|  | Urgent care                                     | No charge  | \$60 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply   | Not covered  | Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
| lf you have a hospital   | Facility fee (e.g.,<br>hospital room)           | No charge  | 40% <u>Coinsurance</u>  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.  |
| stay   | Physician/surgeon<br>fees                       | No charge  | 40% Coinsurance   | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.  |
| If you need mental<br>health, behavioral<br>health, or substance | Outpatient services                             | No charge  | Office Visit: \$40 <u>Copay</u><br>/ visit; <u>deductible</u> does<br>not apply;<br>Other Outpatient<br>Services: 40%<br><u>Coinsurance</u> | Not covered  | Prior authorization may be required. Covered No<br>Limit. ( <u>Primary Care Provider</u> (PCP) and other<br>practitioner office visits do not require prior<br>authorization.) <u>Cost sharing</u> waived at non-IHCP<br>with IHCP <u>referral</u> .   |
| abuse services   | Inpatient services                              | No charge  | 40% <u>Coinsurance</u>  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.  |
| lf you are pregnant  | Office visits                                   | No charge  | \$40 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply   | Not covered  | Prior authorization not required for deliveries<br>within the standard timeframe per federal<br>regulation, but may be required for other services.<br><u>Cost-sharing</u> does not apply for <u>preventive</u><br><u>services</u> , such as routine pre-natal and post-natal<br><u>screenings</u> . Depending on the type of services,<br><u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply.<br>Maternity care may include tests and services<br>described elsewhere in the SBC (i.e., ultrasound).<br><u>Cost sharing</u> waived at non-IHCP with IHCP<br><u>referral</u> . |
|  | Childbirth/delivery<br>professional<br>services | No charge  | 40% Coinsurance   | Not covered  | Prior authorization may be required. <u>Cost-sharing</u><br>does not apply for <u>preventive services</u> .<br>Depending on the type of services, <u>copayment</u> ,   |

|  |  |  | What You Will Pay  |  |   |
|--|--|--|--|--|---|
| Common<br>Medical Event                | Services You May<br>Need               | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more)   | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information   |
|  | Childbirth/delivery facility services  | No charge  | 40% Coinsurance  | Not covered  | <u>coinsurance</u> or <u>deductible</u> may apply. Maternity<br>care may include tests and services described<br>elsewhere in the SBC (i.e., ultrasound). <u>Cost</u><br><u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|  | Home health care                       | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Limited to 20 visits per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
| If you need help<br>recovering or have | <u>Rehabilitation</u><br>services      | No charge  | Outpatient:<br>\$40 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply<br>Inpatient:<br>40% <u>Coinsurance</u> | Not covered  | Outpatient: Prior authorization may be required.<br>Outpatient rehabilitation therapy is limited to a<br>combined 35 visits per year, including chiropractic<br>care. Note: Limits do not apply when provided for<br>a mental health/substance use disorder<br>diagnosis.<br>Inpatient: Prior authorization may be required.<br>Limited to 21 days per year. Note: Limits do not<br>apply when provided for a mental<br>health/substance use disorder diagnosis.<br><u>Cost sharing</u> waived at non-IHCP with IHCP<br>referral. |
| other special health<br>needs          | <u>Habilitation</u><br><u>services</u> | No charge  | Outpatient: \$40 <u>Copay</u><br>/ visit; <u>deductible</u> does<br>not apply<br>Inpatient: 40%<br><u>Coinsurance</u>    | Not covered  | Outpatient: Prior authorization may be required.<br>Outpatient habilitation therapy is limited to a<br>combined 35 visits per year, including chiropractic<br>care. Note: Limits do not apply when provided for<br>a mental health/substance use disorder<br>diagnosis.<br>Inpatient: Prior authorization may be required.<br>Limited to 21 days per year. Note: Limits do not<br>apply when provided for a mental<br>health/substance use disorder diagnosis.<br><u>Cost sharing</u> waived at non-IHCP with IHCP<br>referral.   |
|  | Skilled nursing care                   | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Limited to 60 days per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |

|  |                               | What You Will Pay  |  |  |   |
|--|-------------------------------|--|--|--|---|
| Common<br>Medical Event                | Services You May<br>Need      | Indian Health<br>Care Provider<br>(IHCP) (You will<br>pay the least) | Non-IHCP In-Network<br>Provider<br>(You will pay more) | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information   |
|  | Durable medical<br>equipment  | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP referral.         |
|  | Hospice services              | No charge  | 40% Coinsurance  | Not covered  | Prior authorization may be required. Covered No<br>Limit. <u>Cost sharing</u> waived at non-IHCP with<br>IHCP <u>referral</u> . |
|  | Children's eye<br>exam        | No charge  | No charge; <u>deductible</u><br>does not apply         | Not covered  | Limited to 1 visit per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                                 |
| If your child needs dental or eye care | Children's glasses            | No charge  | No charge; <u>deductible</u><br>does not apply         | Not covered  | Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                                  |
|  | Children's dental<br>check-up | Not covered  | Not covered  | Not covered  | None  |

## **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

- Dental care (Children)
- Hearing aids
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Chiropractic care (Limited to a combined 35 visits per 

 Routine foot care year, including outpatient therapy.)

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 Sunshine Health at 1-877-687-1169 (Relay Florida 1-800-955-8770); Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236).; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, 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: Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236).

## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-687-1169 (Relay Florida 1-800-955-8770). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1169 (Relay Florida 1-800-955-8770). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1169 (Relay Florida 1-800-955-8770). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-687-1169 (Relay Florida 1-800-955-8770).

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



Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

What isn't covered

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

| <b>Peg is Having</b><br>(9 months of in-network pr<br>a hospital de   | e-natal care and | Managing Joe's Typ<br>(a year of routine in-netwo<br>controlled con   | ork care of a well- | (  |
|---|------------------|---|---------------------|--|
| The plan's overall deductik   | le \$5,900       | The <u>plan's</u> overall <u>deducti</u>  | <u>ble</u> \$5,900  | The p  |
| Specialist copayment  | \$80             | Specialist copayment  | \$80                | ■ <u>Speci</u>   |
| Hospital (facility) coinsural   | <u>1ce</u> 40%   | Hospital (facility) coinsuration  | <u>40%</u>          | 🔳 Hospi  |
| Other <u>coinsurance</u>  | 40%              | Other <u>coinsurance</u>  | 40%                 | Other  |
| This EXAMPLE event includes services like:<br><u>Specialist</u> office visits (prenatal care)<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br><u>Diagnostic tests</u> (ultrasounds and blood work)<br><u>Specialist</u> visit (anesthesia) |                  | This EXAMPLE event include<br>Primary care physician office v<br>disease education)<br>Diagnostic tests (blood work)<br>Prescription drugs<br>Durable medical equipment (gr | isits (including    | This EXA<br>Emergen<br>Diagnost<br>Durable r<br>Rehabilita |
| Total Example Cost  | \$12,700         | Total Example Cost  | \$5,600             | Total Ex   |
| In this example, Peg would pa<br>Cost Sharir  | •                | In this example, Joe would p<br>Cost Shari  | •                   | In this e  |
| Deductibles   | <u>\$</u>        | Deductibles   | \$0                 | Deductib   |

Copayments

Coinsurance

Limits or exclusions

The total Joe would pay is

\$0

\$0

\$0

\$0

| follow up care)                             |            |
|---|------------|
| The plan's overall <u>deductible</u>        | \$5,       |
| Specialist copayment                        |            |
| Hospital (facility) <u>coinsurance</u>      | 4          |
| Other <u>coinsurance</u>                    | 4          |
| This EXAMPLE event includes services like   | <b>:</b> : |
| Emergency room care (including medical supp | olies)     |
| Diagnostic tests (x-ray)                    |            |
|   |            |

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

medical equipment (crutches) tation services (physical therapy)

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

# example, Mia would pay:

\$0

\$0

\$0 \$0

| g    |
|------|
| \$0  |
| \$0  |
| \$0  |
| ered |
| \$0  |
| \$0  |
|      |

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

What isn't covered

The plan would be responsible for the other costs of these EXAMPLE covered services.

\$5,900 \$80 40% 40%



| English:       | If you, or someone you are helping, have questions about Ambetter from Sunshine Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
|----------------|--|
| Spanish:       | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Sunshine Health y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
| French Creole: | Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from Sunshine Health, epi nou pa mètrize Anglè, nou gen dwa<br>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<br>yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis<br>oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo<br>nan 1-877-687-1169 (Relay Florida 1-800-955-8770).  |
| Vietnamese:    | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Sunshine Health và không thành thạo tiếng Anh, quý<br>vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị<br>đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ<br>trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số<br>1-877-687-1169 (Relay Florida 1-800-955-8770).   |
| Portuguese:    | Se tiver dúvidas acerca da Ambetter from Sunshine Health, 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 sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência de número 1-877-687-1169 (Relay Florida 1-800-955-8770). |
| Chinese:       | 如果您,或是您正在協助的對象,有關於 Ambetter from Sunshine Health 方面的問題,且不精通英語,您有權利免費並及時以您<br>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<br>服務。若要取得翻譯或輔助服務,請聯絡會員服務部,電話是 1-877-687-1169 (Relay Florida 1-800-955-8770)。  |
| French:        | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Sunshine Health 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 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
| Tagalog:       | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Sunshine Health, at hindi ka mahusay sa<br>Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan.<br>Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may<br>karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para<br>makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para<br>sa Miyembro sa 1-877-687-1169 (Relay Florida 1-800-955-8770).  |
| Russian:       | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from<br>Sunshine Health, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и<br>своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете,<br>наблюдается какое-либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на<br>бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных<br>услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-877-687-1169 (Relay Florida<br>1-800-955-8770).  |
| Arabic:        | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Sunshine Health، ولم تكن بار عًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك<br>من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون<br>أي تكلفة وفي الوقت المناسب. لثلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (877-858-800) (Relay Florida 1-800-955-877).   |
| Italian:       | Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from Sunshine Health 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 1-877-687-1169 (Relay Florida 1-800-955-8770).   |

| German:   | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Sunshine Health 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 1-877-687-1169 (Relay Florida 1-800-955-8770).   |
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| Korean:   | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Sunshine Health에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당<br>언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로<br>의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를<br>받으시려면 1-877-687-1169(Relay Florida 1-800-955-8770)번으로 가입자 서비스부에 연락해주십시오.  |
| Polish:   | Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from Sunshine Health, ale nie posługujecie się biegle<br>językiem angielskim, macie prawo do uzyskania pomocy i informacji w swoim języku bez dodatkowych kosztów i w odpowiednim<br>czasie. Jeśli Ty lub osoba, której pomagasz, macie problemy ze słuchem i/lub wzrokiem, które utrudniają komunikację, macie<br>prawo do otrzymania pomocy i usług pomocniczych bez dodatkowych kosztów i w odpowiednim czasie. Aby uzyskać tłumaczenie<br>lub usługi pomocnicze, należy skontaktować się z Usługi członkowskie pod numerem 1-877-687-1169 (Relay Florida<br>1-800-955-8770). |
| Gujarati: | જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from Sunshine Health વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય,<br>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<br>એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને અવરોધતી હોય, તો તમને કોઈ ખર્ય કર્યા વિના અને<br>સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-877-687-1169<br>(Relay Florida 1-800-955-8770) પર સભ્યની સેવાઓનો સંપર્ક કરો.  |
| Thai:     | หากคุณหรือคนที่คุณก่าลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter from Sunshine Health และไม่ช่านาญในการใช้ภาษาอังกฤษ คุณมี<br>สิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะ<br>ด้านการพึงและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่าง<br>ทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดดิดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-877-687-1169 (Relay Florida<br>1-800-955-8770)  |

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### Statement of Non-Discrimination

Ambetter from Sunshine Health is underwritten by Sunshine State Health Plan, Inc., which is a Qualified Health Plan issuer in the Florida Health Insurance Marketplace. Sunshine State Health Plan, 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 Sunshine State Health Plan, Inc. All rights reserved. <u>Ambetter.SunshineHealth.com</u>

If you, or someone you are helping, have questions about Ambetter from Sunshine Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1169 (Relay Florida 1-800-955-8770). If you believe that Sunshine Health Plan, 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 1-877-687-1169 (Relay Florida 1-800-955-8770). You may also submit a grievance by phone to 1-877-687-1169 (Relay Florida 1-800-955-8770). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <a href="https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf">https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf</a>.

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