Coverage Period: 01/01/2024 – 12/31/2024

Coverage for: Individual/Family | Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://ambetter.louisianahealthconnect.com/2024-brochures.html">https://ambetter.louisianahealthconnect.com/2024-brochures.html</a>, or call 1-833-635-0450 (TTY 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-635-0450 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your cost for services this plan covers.
Are there services covered before you meet your deductible?	There is no <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes, \$3,800 individual / \$7,600 family for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$9,250 individual / \$18,500 family. Not applicable for <u>out-of-network providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://ambetter.louisianahealthco">https://ambetter.louisianahealthco</a> <a href="mailto:nnect.com/findadoc">nnect.com/findadoc</a> or call 1-833-635-0450 (TTY 711) for a list of <a href="mailto:network providers">network providers</a> .	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 specialist you choose without a referral.

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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you visit a health	Primary care visit to treat an injury or illness	\$45 <u>Copay</u> / visit	Not covered	Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full.
care <u>provider's</u> office	Specialist visit	\$115 Copay / visit	Not covered	Covered No Limit.
or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	\$60 Copay / visit for laboratory & professional services  50% Coinsurance for x-ray & diagnostic imaging  50% Coinsurance for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility.  Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.
	Imaging (CT/PET scans, MRIs)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	Preferred Generic Retail: \$3 Copay / prescription  Generic Retail: \$35 Copay / prescription	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.  Mail orders are subject to 2.5x retail cost-sharing amount.
	Preferred brand drugs (Tier 2)	Retail: \$195 Copay / prescription	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
More information about prescription drug coverage is available at https://ambetter.louisianahealthconnect.com	Non-preferred brand drugs (Tier 3)	Retail: \$250 <u>Copay</u> / prescription; subject to Rx drug <u>deductible</u>	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost- sharing amount. \$3,800 individual / \$7,600 family Rx drug deductible for preferred brand, non-preferred brand, and specialty drugs.
/2024formulary	Specialty drugs (Tier 4)	Retail: 50% <u>Coinsurance</u> . \$150 max applies is met.	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.  (Note: Limited to copayment or coinsurance applicable to specialty tiered drug amount not to exceed \$150 dollars per month for each drug up to a thirty-day supply, is met). \$3,800 individual / \$7,600 family Rx drug deductible for preferred brand, non-preferred brand, and specialty drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need immediate	Emergency room care	\$2500 <u>Copay</u> / visit (\$1250 <u>Copay</u> / visit for facility; \$1250 <u>Copay</u> / visit for physician fee)	\$2500 Copay / visit (\$1250 Copay / visit for facility; \$1250 Copay / visit for physician fee)	Covered No Limit.
medical attention	Emergency medical transportation	50% Coinsurance	50% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	<u>Urgent care</u>	\$60 Copay / visit	Not covered	Covered No Limit.
If you have a hospital	Facility fee (e.g., hospital room)	\$3000 <u>Copay</u> / day	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.
	Outpatient services	Office Visit: \$45 <u>Copay</u> / visit;	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need mental health, behavioral		Other Outpatient Services: 50% Coinsurance		other practitioner office visits do not require prior authorization.)
health, or substance abuse services	Inpatient services	\$3000 <u>Copay</u> / day	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$45 <u>Copay</u> / visit	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may 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. Costsharing does not apply for preventive
	Childbirth/delivery facility services	\$3000 <u>Copay</u> / day	Not covered	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 50% Coinsurance Inpatient: \$3000 Copay / day	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit.
	Habilitation services	Outpatient: 50% Coinsurance Inpatient: \$3000 Copay / day	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Skilled nursing care	\$3000 <u>Copay</u> / day	Not covered	Prior authorization may be required. Covered No Limit.
	Durable medical equipment	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. Note: Medical foods/low protein food products for the treatment of inherited metabolic diseases are subject to applicable deductible, coinsurance & copayment amounts; member's cost share shall not exceed more than \$200 dollars per month.
	Hospice services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If your shild poods	Children's eye exam	No charge	Not covered	Limited to 1 visit per year.
If your child needs dental or eye care	Children's glasses	No charge	Not covered	Limited to 1 item per year.
uental of eye care	Children's dental check-up	Not covered	Not covered	None

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

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

- Abortion
- Acupuncture
- Bariatric surgery

- Cosmetic surgery
- Dental care (Children)
- Infertility treatment

- Long-term care
- Non-emergency care when traveling outside the U.S.
- 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
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- Hearing aids (Limited to 1 per ear every 3 years.)
- Private-duty nursing (On home and outpatient basis only (inpatient excluded))
- Routine eye care (Adult-one visit & one item per year. Dollar allowance applies to hardware.)
- Routine foot care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter from Louisiana Healthcare Connections at 1-833-635-0450 (TTY 711); 1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Office of Personnel Management Multi State Plan Program at

https://www.opm.gov/healthcare-insurance/multi-state-<u>plan</u>-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802

## 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 1-833-635-0450 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-635-0450 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-635-0450 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-635-0450 (TTY 711).

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$115
■ Hospital (facility) copayment	\$3000

■ Other coinsurance

#### 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:

m tino oxampio, i og modia po	у.
Cost Sharin	g
Deductibles*	\$10
<u>Copayments</u>	\$3,600
Coinsurance	\$200
What isn't cove	ered
Limits or exclusions	\$60
The total Peg would pay is	\$3.870

# **Managing Joe's Type 2 Diabetes**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$115
■ Hospital (facility) copayment	\$3000
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

50%

Durable medical equipment (glucose meter)

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

# In this example, Joe would pay:

Cost Sharing		
Deductibles*	\$3,500	
Copayments	\$700	
Coinsurance	\$400	
What isn't cover	ered	
Limits or exclusions	\$20	
The total Joe would pay is	\$4,620	

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$115
■ Hospital (facility) <u>copayment</u>	\$3000

■ Other coinsurance 50%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

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

## In this example, Mia would pay:

Cost Sharin	g
<u>Deductibles</u> *	\$10
Copayments	\$1,100
Coinsurance	\$800
What isn't cove	ered
Limits or exclusions	\$0
The total Mia would pay is	\$1,910

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row





English:

If you, or someone you are helping, have questions about Ambetter from Louisiana Healthcare Connections, 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 1-833-635-0450 (TTY 711).

Spanish:

Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Louisiana Healthcare Connections 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 1-833-635-0450 (TTY 711).

French:

Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Louisiana Healthcare Connections 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 1-833-635-0450 (TTY 711).

Vietnamese:

Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Louisiana Healthcare Connections 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 1-833-635-0450 (TTY 711).

Chinese:

如果您,或是您正在協助的對象,有關於 Ambetter from Louisiana Healthcare Connections 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 1-833-635-0450 (TTY 711)。

Arabic:

إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Louisiana Healthcare Connections، ولم تكن بارعًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (TTY 711) 0450-633-83-1.

Tagalog:

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Louisiana Healthcare Connections, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-833-635-0450 (TTY 711).

Korean:

귀하 또는 귀하의 도움을 받는 분이 Ambetter from Louisiana Healthcare Connections에 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 1-833-635-0450(TTY 711)번으로 가입자 서비스부에 연락해주십시오.

Portuguese:

Se tiver dúvidas acerca da Ambetter from Louisiana Healthcare Connections, 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 1-833-635-0450 (TTY 711).

Laotian:

ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter from Louisiana Healthcare Connections, ແລະ ບໍ່ລູ່ງວຊານພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການແສມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍລິການສະມາຊິກ) ໄດ້ທີ່ 1-833-635-0450 (TTY 711).

#### Japanese:

ご自身やあなたが介護している他の人が、Ambetter from Louisiana Healthcare Connectionsについてご質問をお持ちの場合、英語に自信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や、あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも、無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには、1-833-635-0450 (TTY 711)のメンバーサービスにご連絡ください。

#### Urdu:

اگر آپ، یا جس کی آپ مدد کررہے ہیں وہ Ambetter from Louisiana Healthcare Connections کے بارے میں سوالات کرنا چاہتے ہیں، اور وہ انگریزی میں ماہر نہیں ہیں، تو آپ کو اپنی زبان میں بلا معاوضہ اور بروقت مدد اور معلومات حاصل کرنے کا حق ہے۔ اگر آپ، یا جس کی آپ مدد کر رہے ہیں، انہیں سماعت اور لیا بصارت میں کوئی پریشانی درپیش ہو جس سے مواصلت میں رکاوٹ پیدا ہوتی ہے، تو آپ کو مفت اور بر وقت معاون امداد اور خدمات حاصل کرنے کا حق ہے۔ ترجمہ یا معاون خدمات حاصل کرنے کے لیے، براہ کرم (TTY 711) 058-635-183 پر ممبر سروسز سے رابطہ کریں۔

#### German:

Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Louisiana Healthcare Connections 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 1-833-635-0450 (TTY 711).

#### Persian:

اگر شما یا فردی که دارید به او کمک میکنید، سؤالی درباره Ambetter from Louisiana Healthcare Connections دارید، و انگلیسی نمیدانید، حق دارید کمک و اطلاعات را به زبان خودتان به رایگان و به موقع دریافت کنید. اگر شما یا فردی که دارید به او کمک میکنید مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت میکند، حق دارید کمکها و خدمات امدادی را به زبان خودتان به رایگان و به موقع دریافت کنید. برای دریافت کمکها و خدمات امدادی لطفاً با خدمات اعضا به شماره (TTY 711) 133-633-635-1 تماس بگیرید.

#### Russian:

Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from Louisiana Healthcare Connections, 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 1-833-635-0450 (ТТҮ 711).

#### Thai:

หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter from Louisiana Healthcare Connections และไม่ชำนาญในการใช้ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที่ หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที่ หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-833-635-0450 (TTY 711)

#### Statement of Non-Discrimination

Ambetter from Louisiana Healthcare Connections is underwritten by Ambetter Health of Louisiana, Inc. which is a Qualified Health Plan issuer in the Louisiana Health Insurance Marketplace. Ambetter Health of Louisiana, Inc., complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. © 2023 Ambetter Health of Louisiana, Inc. All rights reserved. Ambetter.LouisianaHealthConnect.com

If you, or someone you are helping, have questions about Ambetter from Louisiana Healthcare Connections, 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 1-833-635-0450 (TTY 711). If you believe that Ambetter Health of Louisiana, 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 1-833-635-0450 (TTY 711). You may submit a grievance by mail to Attn: Appeals and Grievances PO Box 10341 Van Nuys, CA, 91410, by phone to 1-833-635-0450 (TTY 711) or fax 1-833-886-7956. 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-LA-C-00056-EPO

Ambetter from Louisiana Healthcare Connections is underwritten by Ambetter Health of Louisiana, Inc., which is a Qualified Health Plan issuer in the Louisiana Health Insurance Marketplace.

This is a solicitation for insurance. © 2023 Ambetter Health of Louisiana, Inc. All rights reserved.