Coverage for: Individual/Family | Plan Type: HMO

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.nebraskatotalcare.com/2025-brochures.html, or call 1-833-890-0329 (TTY 711). For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-833-890-0329 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500 individual / \$3,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care services, primary care, specialist, and urgent care visits, and certain prescription drugs are covered before you meet your deductible (see additional information below).	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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$7,800 individual / \$15,600 family. Not applicable for <u>out-of-network providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://ambetter.nebraskatotalcare.com/findadoc">https://ambetter.nebraskatotalcare.com/findadoc</a> or call 1-833-890-0329 (TTY 711) for a list of <a href="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
	Primary care visit to treat an injury or illness	\$30 Copay / visit; deductible does not apply	Not covered	Covered No Limit.
If you visit a health	Specialist visit	\$60 Copay / visit; deductible does not apply	Not covered	None
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	25% Coinsurance for laboratory & professional services  25% Coinsurance for x-ray & diagnostic imaging  25% 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)	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition	Generic drugs	Tier 1a - Preferred Generic Retail: \$15 Copay / prescription; deductible does not apply  Tier 1b - Generic Retail: \$15 Copay / prescription; deductible does not apply	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.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Important Information
Mana information about		(You will pay the least)	(You will pay the most)	·
More information about prescription drug	Preferred brand drugs	Tier 2 - Retail: \$30 Copay / prescription; deductible	Not covered	Prior authorization may be required.
coverage is available at	i reletted braild drugs	does not apply	NOT COVERED	Prescription drugs are provided up to 30 days
https://ambetter.nebra	Non professed brand drugg and	Tier 3 - Retail: \$60 Copay		retail and up to 90 days through mail order.  Mail orders are subject to 2.5x retail cost-
skatotalcare.com/2025	Non-preferred brand drugs and Non-preferred generic drugs	/ prescription; deductible	Not covered	sharing amount.
formulary.	Non preferred generic drugs	does not apply		
	Consider donor	Tier 4 - Retail: \$250	Not covered	Prior authorization may be required.
	Specialty drugs	Copay / prescription; deductible does not apply	Not covered	Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.
	Facility fee (e.g., ambulatory			Prior authorization may be required. Covered
If you have outpatient	surgery center)	25% <u>Coinsurance</u>	Not covered	No Limit.
surgery	Physician/surgeon fees	25% Coinsurance	Not covered	Prior authorization may be required. Covered
	,			No Limit.
	Emergency room care	25% Coinsurance	25% Coinsurance	None
If you need immediate medical attention	Emergency medical transportation	25% Coinsurance	25% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="mailto:network">network</a> ground/water ambulance <a href="mailto:provider">provider</a> , you may be subject to <a href="mailto:balance">balance</a> <a href="mailto:billing">billing</a> .
	Urgent care	\$45 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
If you have a hospital	Facility fee (e.g., hospital room)	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$30 Copay / visit; deductible does not apply; Other Outpatient Services: 25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. ( <u>Primary Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.)

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Inpatient services	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. 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	25% Coinsurance	Not covered	Prior authorization may be required. Costsharing does not apply for preventive
	Childbirth/delivery facility services	25% Coinsurance	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).
If you need help recovering or have other special health needs	Home health care	25% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 visits per year.
	Rehabilitation services	Outpatient: \$30 Copay / visit; deductible does not apply Inpatient: 25% Coinsurance	Not covered	Outpatient: Prior authorization may be required. Limited to 45 combined visits per year for: physical therapy, occupational therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes chiropractic/osteopathic manipulative adjustments). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.
	Habilitation services	Outpatient: \$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Outpatient: Prior authorization may be required. Limited to 45 combined visits per year for: physical therapy, occupational

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
		Inpatient: 25% Coinsurance		therapy, speech therapy, chiropractic physiotherapy and osteopathic physiotherapy (excludes chiropractic/osteopathic manipulative adjustments). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.
	Skilled nursing care	25% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 days per year.
	Durable medical equipment	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If your child needs dental or eye care	Children's eye exam	No charge; deductible does not apply	Not covered	Limited to 1 visit per year.
	Children's glasses	No charge; deductible does not apply	Not covered	Limited to 1 item per year.
	Children's dental check-up	Not covered	Not covered	None

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

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

- Abortion (Except in cases when the life of the member is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

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

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Weight loss programs

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

- Chiropractic care (Chiropractic (or osteopathic) manipulative adjustments limited to 20 visits per year)
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- Hearing aids (Limited to \$3,000 every 48 months)
   Routine foot care
- Routine eye care (Adult-one visit & one item per year. Dollar allowance applies to hardware.)

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 Nebraska Total Care at 1-833-890-0329 (TTY 711); The Nebraska Department of Insurance PO Box 95087 Lincoln, Nebraska 68501-2089; Phone: (402) 471-2201.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">health Insurance Marketplace</a>. For more information about the <a href="health-later-new.marketplace">Marketplace</a>, 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: The Nebraska Department of Insurance PO Box 95087 Lincoln, Nebraska 68501-2089; Phone: (402) 471-2201.

## Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

## 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 1-833-890-0329 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-890-0329 (TTY 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-890-0329 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-890-0329 (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)

I he <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

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

Cost Sharing		
<u>Deductibles</u>	\$1,500	
<u>Copayments</u>	\$40	
Coinsurance	\$2,100	
What isn't cove	ered	
Limits or exclusions	\$60	
The total Peg would pay is	\$3,700	

# 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>	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

#### 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
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## In this example, Joe would pay:

g
\$900
\$900
\$0
ered
\$20
\$1,820

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

#### 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 Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$300
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900



#### English:

If you, or someone you are helping, have questions about Ambetter from Nebraska Total Care, 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 1-833-890-0329 (TTY 711).

#### Spanish:

Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711).

## Vietnamese:

Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711).

### Chinese:

如果您,或是您正在協助的對象,有關於 Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711)。

#### Arabic:

إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Nebraska Total Care، 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) و830-890-838-1.

# Karen:

နး, မ့တမ့်၊ ပှးလၢနမးစၢးအီးတဂၤ, မ့ါ်အိဉ်ဒီးတါ်သံကွါ် ဘဉ်ဃး Ambetter from Nebraska Total Care, ဒီး မ့ါတသဲ့ဘဉ် အဲကလုံးကျိုဉ်ဂုးဂုးအဃိ, နအိဉ်ဒီး တါ်ခွဲးတါယာ်လ၊ ကဟုံးနှါ့ တါ်မးစၢးဒီး တါဂုါ်တါ်ကျိုးလ၊ နကျိုဉ်တါ်ကတိၤဒဉ်နဲ့ လ၊တလာ်ဘဉ် ကျိုာ်စ့ဒီး လ၊တါ်ဆ၊ကတီါ် ဖုဉ်ကိာ်အပူးနှဉ်လီး. နး, မဲ့တမ့်၊ ပုံးလ၊နမးစ၊းအီးတဂၤ, အိဉ်ဒီး တါ်ကီတါ်ခဲတါ်အိဉ်သးဘဉ်ဃး တါ်နဉ်ဟူတါ် ဒီး /မဲ့တမ့်၊ တါ်ထံဉ် လ၊အတြီဃာ် တါ်ဆဲးကျ၊ဆဲးကျိုးအဃိ, နအိဉ်ဒီး တါ်ခွဲးတါ်ယာ်လ၊ နကဒိးနှါ့ တါ်မးစ၊းဆီဉ်ထွဲဒီး တါ်တိစ၊းမးစ၊းတဖဉ် လ၊တလာ်ဘဉ် ကျိုာ်စ့ဒီး လ၊တါ်ဆ၊ကတီါ် ဖုဉ်ကိာ်အပူးနှဉ်လီး. ဒ်သိနကဒိးနှါ့ တါ်ကတိးကျိုးထံ မဲ့တမ့်၊ တါ်မးစ၊းဆီဉ်ထွဲ အတါဖုံးတါ်မာတဖဉ်အဂ်ီ၊ ဝံသးစူး ဆဲးကျိုး ဆူ တါ်မးစ၊း ကရူါဖိဖဲ 1-833-890-0329 (TTY 711) နှဉ်တကုါ.

#### French:

Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711).

## Cushite:

Isin, ykn namni biraa isin gargaartan, Ambetter from Nebraska Total Care gaaffii qabdu yoo ta'ee fiAfaan Ingiliffaa hin beektanu taanan, yeroodhaan afaan barbaaddaniin kaffaltii tokko malee odeeffannoo barbaaddan argachuudhaaf mirga qabdu. Isin, ykn namni isin gargaartan, rakkoo dhageettii fi/ykn agartii kan haasaa keessan irratti dhiibbaa qabu qabdu taanan, gargaarsa dhageettii argachuu fi tajaajiloota kaffaltii malee argachuudhaaf mirga qabdu. Tajaajiloota hiikkaa afaanii fi dhageettii argachuudhaaf, maaloo Tajaajiloota Maamilaa karaa 1-833-890-0329 (TTY 711) qunnamaa.

#### German:

Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Nebraska Total Care 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 1-833-890-0329 (TTY 711).

## Korean:

귀하 또는 귀하의 도움을 받는 분이 Ambetter from Nebraska Total Care에 대한 질문이 있는 경우영어에 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 1-833-890-0329 (TTY 711)번으로 가입자 서비스부에 연락해주십시오.

# Nepali:

यदि तपाईं स्वयं वा तपाईंले मद्दत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from Nebraska Total Care सँग सम्बन्धित प्रश्नहरू छन् र तपाईं दुवै अंग्रेजीमा निपुण हुनुहुन्न भने तपाईंसँग निःशुल्क रूपमा र समयमै आफ्नो भाषामा मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। यदि तपाईं वा तपाईंले मद्दत गरिरहनुभएको व्यक्तिसँग सञ्चारमा बाधा पुऱ्याउने श्रवण र/वा दृश्यसम्बन्धी समस्या छ भने तपाईंसँग निःशुल्क रूपमा र समयमै सहायक उपकरण र सेवाहरू प्राप्त गर्ने अधिकार छ। अनुवाद वा सहायक सेवाहरू प्राप्त गर्न कृपया 1-833-890-0329 (TTY 711) मा सदस्य सेवाहरू लाई सम्पर्क गर्नुहोस्।

#### Russian:

Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from Nebraska Total Care, 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 1-833-890-0329 (ТТҮ 711).

Laotian:

ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter from Nebraska Total Care, ແລະ ບໍ່ຊ່ຽວຊານພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍລິການສະມາຊິກ) ໄດ້ທີ່ 1-833-890-0329 (TTY 711).

Kurdish:

Eger pirsên we, yan jî kesekî ku hûn arîkariya wî dikin, li ser Ambetter from Nebraska Total Care hebin, û ser Îngilîsî şareza nebin, heqê we heye ku bi zimanê xwe bi awayê belaş û di wextê guncan de arîkarî û zanyariyan wergirin. Eger rewşa we, yan jî ya kesekî ku hûn alîkariya wî dikin, ya bihîstin an dîtinê ya ku pêwendiyê asteng dike hebe, , heqê we heye ku arîkarî û xizmetên arîkar bi awayê belaş û di wextê guncan de wergirin. Ji bo wergirtina wergerê yan xizmetên arîkar, ji kerema xwe bi Xizmetên Endaman bi hejmara 1-833-890-0329 (TTY 711) pêwendiyê çêbikin.

Persian:

اگر شما یا فردی که دارید به او کمک می کنید، سؤالی درباره Ambetter from Nebraska Total Care دارید، و انگلیسی نمی دانید، 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 می کنید مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت می کند، 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) 0329-893-833-1 تماس بگیرید.

Japanese:

ご自身やあなたが介護している他の人が、Ambetter from Nebraska Total Care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、1-833-890-0329 (TTY 711)のメンバーサービスにご連絡ください。

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