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 <a href="https://ambetter.arhealthwellness.com/2025-brochures.html">https://ambetter.arhealthwellness.com/2025-brochures.html</a>, or call 1-877-617-0390 (TTY 1-877-617-0392). 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 or call 1-877-617-0390</a> (TTY 1-877-617-0392) to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall<br><u>deductible</u> ?                                | <u>Network providers</u> : \$2,950 Individual / \$5,900 Family.<br><u>Out-of-network providers</u> : \$8,150 Individual / \$16,300<br>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<br>covered before you meet<br>your <u>deductible</u> ? | Yes. <u>Preventive care</u> services, primary care, <u>specialist</u> , and <u>urgent care</u> visits, and certain <u>prescription drugs</u> are covered before you meet your <u>deductible</u> (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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-carebenefits/</u> .                                   |
| Are there other<br><u>deductibles</u> for specific<br>services?           | Yes, \$100 individual / \$200 family for <u>prescription drug</u><br><u>coverage</u> . There are no other specific <u>deductibles</u> .   | 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><br><u>limit</u> for this <u>plan</u> ?   | For <u>network providers</u> : \$3,050 Individual / \$6,100 Family.<br>For <u>out-of-network providers</u> : \$11,500 Individual / \$23,000<br>Family.  | 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, and health care this plan doesn't cover.   | Even though you pay these expenses, they don't count toward the <u>out-of-</u><br><u>pocket limit</u> .   |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See <u>https://ambetter.arhealthwellness.com/findadoc</u><br>or call 1-877-617-0390 (TTY 1-877-617-0392) for a list of<br><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><br>in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network</u><br><u>provider</u> , and you might receive a bill from a <u>provider</u> for the difference<br>between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ).<br>Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for |

| Important Questions  | Answers | Why This Matters:  |
|--|---------|--|
|  |         | 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 <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.

|                         |  |  | Nill Pay  |   |  |
|-------------------------|--|--|---|---|--|
| Common<br>Medical Event | Services You May Need                            | Network Provider<br>(You will pay the least)   | Out-of-Network<br>Provider<br>(You will pay the most)   | Limitations, Exceptions, & Other<br>Important Information   |  |
|                         | Primary care visit to treat an injury or illness | \$10 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | Covered No Limit.   |  |
| If you visit a health   | <u>Specialist</u> visit                          | \$20 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | None.   |  |
| or clinic               | are <u>provider's</u> office                     | No charge; <u>deductible</u> does<br>not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.   |  |
| lf you have a test      | <u>Diagnostic test</u> (x-ray, blood<br>work)    | <ul> <li>\$10 Copay / visit; deductible<br/>does not apply for laboratory<br/>&amp; professional services</li> <li>\$20 Copay / visit; deductible<br/>does not apply for x-ray &amp;<br/>diagnostic imaging</li> <li>\$100 Copay / visit for<br/>laboratory &amp; professional<br/>services and x-ray &amp;<br/>diagnostic imaging at other<br/>places of service</li> </ul> | <ul> <li>50% <u>Coinsurance</u>;<br/><u>deductible</u> does not apply<br/>for laboratory &amp;<br/>professional services</li> <li>50% <u>Coinsurance</u>;<br/><u>deductible</u> does not apply<br/>for x-ray &amp; diagnostic<br/>imaging</li> <li>50% <u>Coinsurance</u> for<br/>laboratory &amp; professional<br/>services and x-ray &amp;<br/>diagnostic imaging at<br/>other places of service</li> </ul> | Prior authorization may be required. Covered<br>No 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<br>result in a denial of benefits. |  |
|                         | Imaging (CT/PET scans,<br>MRIs)                  | \$50 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br>deductible does not apply  | Prior authorization may be required. Covered No Limit.  |  |

|   |   | What You  | Nill Pay  |  |
|---|---|---|---|--|
| Common<br>Medical Event   | Services You May Need   | Network Provider<br>(You will pay the least)  | Out-of-Network<br>Provider<br>(You will pay the most)   | Limitations, Exceptions, & Other<br>Important Information  |
|   | Generic drugs   | Tier 1a - Preferred Generic<br>Retail: \$8 <u>Copay</u> /<br>prescription; <u>deductible</u> does<br>not apply<br>Tier 1b - Generic Retail: \$8<br><u>Copay</u> / prescription;<br><u>deductible</u> does not apply | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 90 days through mail order.<br>Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount.  |
| If you need drugs to<br>treat your illness or<br>condition<br>More information about                          | f you need drugs to       Tier 2 - Retail: \$20 Copay /         reat your illness or       Preferred brand drugs         condition       Preferred brand drugs         More information about       Not cover | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 90 days through mail order.<br>Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount. |  |
| prescription drug<br>coverage is available at<br>https://ambetter.arheal<br>thwellness.com/2025f<br>ormulary. | Non-preferred brand drugs<br>and Non-preferred generic<br>drugs   | Tier 3 - Retail: \$50 <u>Copay</u> /<br>prescription; subject to Rx<br>drug <u>deductible</u>   | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 90 days through mail order.<br>Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount. \$100 individual / \$200 family<br>Rx drug <u>deductible</u> for non-preferred brand<br>and <u>specialty drugs</u> . |
|   | Specialty drugs   | Tier 4 - Retail: \$200 <u>Copay</u> /<br>prescription; subject to Rx<br>drug <u>deductible</u>  | Not covered   | Prior authorization may be required.<br><u>Prescription drugs</u> are provided up to 30 days<br>retail and up to 30 days through mail order.<br>\$100 individual / \$200 family Rx drug<br><u>deductible</u> for non-preferred brand and<br><u>specialty drugs</u> .   |
| If you have outpatient  | Facility fee (e.g., ambulatory surgery center)  | \$100 <u>Copay</u> / visit  | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.   |
| surgery   | Physician/surgeon fees  | \$50 <u>Copay</u> / visit   | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.   |

|  |                                     | What You V   | Vill Pay  |  |  |
|--|-------------------------------------|--|---|--|--|
| Common<br>Medical Event  | Services You May Need               | Network Provider<br>(You will pay the least)   | Out-of-Network<br>Provider<br>(You will pay the most)   | Limitations, Exceptions, & Other<br>Important Information  |  |
| If you need immediate  | Emergency room care                 | \$100 <u>Copay</u> / visit (\$50 <u>Copay</u><br>/ visit for facility; \$50 <u>Copay</u> /<br>visit for physician fee)   | \$100 <u>Copay</u> / visit (\$50<br><u>Copay</u> / visit for facility;<br>\$50 <u>Copay</u> / visit for<br>physician fee)   | None.  |  |
| If you need immediate medical attention  | Emergency medical<br>transportation | \$250 <u>Copay</u> / visit   | \$250 <u>Copay</u> / visit  | Covered No Limit. Note: Prior authorization is<br>not required for emergency transport,<br>however, all non-emergent transport requires<br>prior authorization.                |  |
|  | <u>Urgent care</u>                  | \$10 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | None.  |  |
| lf you have a hospital<br>stay   | Facility fee (e.g., hospital room)  | \$250 <u>Copay</u> / day   | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.   |  |
|  | Physician/surgeon fees              | No charge  | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.   |  |
| If you need mental<br>health, behavioral<br>health, or substance<br>abuse services | Outpatient services                 | Office Visit: \$10 <u>Copay</u> / visit;<br><u>deductible</u> does not apply;<br>Other Outpatient Services: No<br>charge; <u>deductible</u> does not<br>apply<br>Note: Cost share will be<br>waived for Behavioral Health<br>screening services. | Office Visit: 50%<br><u>Coinsurance</u> ; <u>deductible</u><br>does not apply/office<br>visit;<br>Other Outpatient<br>Services: 50%<br><u>Coinsurance</u> ; <u>deductible</u><br>does not apply<br>Note: Cost share will be<br>waived for Behavioral<br>Health screening<br>services. | Prior authorization may be required. Covered<br>No Limit. ( <u>Primary Care Provider</u> (PCP) and<br>other practitioner office visits do not require<br>prior authorization.) |  |
|  | Inpatient services                  | \$250 <u>Copay</u> / day   | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.   |  |
| If you are pregnant  | Office visits                       | \$10 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | Prior authorization not required for deliveries within the standard timeframe per federal  |  |

|   | What You Will Pay                         |  |  |   |
|---|---|--|--|---|
| Common<br>Medical Event   | Services You May Need                     | Network Provider<br>(You will pay the least)   | Out-of-Network<br>Provider<br>(You will pay the most)  | Limitations, Exceptions, & Other<br>Important Information   |
|   |   |  |  | regulation, but may be required for other<br>services. <u>Cost-sharing</u> does not apply for<br><u>preventive services</u> , such as routine pre-natal<br>and post-natal <u>screenings</u> . Depending on the<br>type of services, <u>coinsurance</u> , <u>deductible</u> or<br><u>copayment</u> may apply. Maternity care may<br>include tests and services described<br>elsewhere in the SBC (i.e., ultrasound).   |
|   | Childbirth/delivery professional services | No charge  | 50% Coinsurance  | Prior authorization may be required. <u>Cost-</u><br><u>sharing</u> does not apply for <u>preventive</u>  |
|   | Childbirth/delivery facility services     | \$250  | 50% Coinsurance  | <u>services</u> . Depending on the type of services,<br><u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may<br>apply. Maternity care may include tests and<br>services described elsewhere in the SBC<br>(i.e., ultrasound).   |
|   | Home health care                          | \$10 <u>Copay</u> / visit; <u>deductible</u><br>does not apply   | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply  | Prior authorization may be required. Limited to 50 visits per year.   |
| If you need help<br>recovering or have<br>other special health<br>needs | Rehabilitation services                   | Outpatient: \$10 <u>Copay</u> / visit;<br><u>deductible</u> does not apply<br>Inpatient: \$250 <u>Copay</u> / day    | Outpatient:<br>50% <u>Coinsurance;</u><br><u>deductible</u> does not apply<br>Inpatient:<br>50% <u>Coinsurance</u> | Outpatient: Prior authorization may be<br>required. Limited to a combined 30 visit limit<br>per year for outpatient physical therapy,<br>speech therapy, occupational therapy and<br>chiropractic care. Note: Limits do not apply<br>when provided for a mental health/substance<br>use disorder diagnosis.<br>Inpatient:<br>Prior authorization may be required. Limited<br>to 60 days per year. Note: Limits do not apply<br>when provided for a mental health/substance<br>use disorder diagnosis. |
|   | Habilitation services                     | Outpatient: \$10 <u>Copay</u> / visit;<br><u>deductible</u> does not apply<br>Inpatient:<br>\$250 <u>Copay</u> / day | Outpatient:<br>50% <u>Coinsurance;</u><br><u>deductible</u> does not apply   | Outpatient: Prior authorization may be<br>required. Limited to a combined 30 visit limit<br>per year for outpatient habilitation services;<br>limited to 180 visits per year for  |

|  |  | What You   | Will Pay  |   |  |
|--|--|--|---|---|--|
| Common<br>Medical Event                | Services You may Need Network Provider Provider Provider |  | Out-of-Network<br>Provider<br>(You will pay the most)                     | Limitations, Exceptions, & Other<br>Important Information   |  |
|  |  |  | Inpatient: 50%<br><u>Coinsurance;</u> <u>deductible</u><br>does not apply | developmental services. Note: Limits do not<br>apply when provided for a mental<br>health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be<br>required. Limited to 60 days per year. Note:<br>Limits do not apply when provided for a<br>mental health/substance use disorder<br>diagnosis. |  |
|  | Skilled nursing care                                     | \$35 <u>Copay</u> / day  | 50% Coinsurance   | Prior authorization may be required. Limited to 60 days per year.   |  |
|  | Durable medical equipment                                | \$10 <u>Copay</u> / visit; <u>deductible</u><br>does not apply | 50% <u>Coinsurance;</u><br><u>deductible</u> does not apply               | Prior authorization may be required. Covered No Limit.  |  |
|  | Hospice services   | \$35 <u>Copay</u> / day  | 50% Coinsurance   | Prior authorization may be required. Covered No Limit.  |  |
|  | Children's eye exam                                      | No charge  | Covered up to \$38.50;<br>deductible does not apply                       | Limited to 1 visit per year. <u>Out-of-network</u><br><u>provider</u> eye exam covered up to \$38.50.   |  |
| If your child needs dental or eye care | Children's glasses                                       | No charge  | Covered up to \$50;<br>deductible does not apply                          | Limited to 1 item per year. <u>Out-of-network</u><br>provider frames or contacts covered up to<br>\$50, see schedule for lens limit.  |  |
|  | 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 (Adult)
- Dental care (Children)
- 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 plan document.)                                    |   |                   |  |  |
|---|---|-------------------|--|--|
| • Chiropractic care (Limited to a combined 30 visit limit per year (combined for chiropractic care, physical therapy, speech therapy and occupational therapy)) | <ul> <li>Hearing aids (Limited to 1 pair every 3 years.)</li> </ul> | 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 Arkansas Health & Wellness at 1-877-617-0390 (TTY 1-877-617-0392); Arkansas Insurance Department, 1 Commerce Way, Little Rock, AR 72202, Phone No. 800-282-9134 or 501-371-2600 Fax Number 501-371-2618 Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance 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: Arkansas Insurance Department, 1 Commerce Way, Little Rock, AR 72202, Phone No. 800-282-9134 or 501-371-2600 Fax Number 501-371-2618 Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact 1-800-282-9134 or (501) 371-2600.

### 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 1-877-617-0390 (TTY 1-877-617-0392). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-617-0390 (TTY 1-877-617-0392). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-617-0390 (TTY 1-877-617-0392). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-617-0390 (TTY 1-877-617-0392).

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



This is not a cost estimator. Treatments shown are just examples of how this 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 a B</b><br>(9 months of in-network pre-nai<br>hospital delivery | al care and a | Managing Joe's Type 2<br>(a year of routine in-network care<br>condition) |           | <b>Mia's Simple F</b><br>(in-network emergency room vi |                          |
|--|---------------|---|-----------|--|--------------------------|
| The plan's overall deductible  | \$2,950       | The plan's overall deductible   | \$2,950   | The plan's overall deductib                            | <mark>ole</mark> \$2,950 |
| Specialist copayment   | \$20          | Specialist copayment  | \$20      | Specialist copayment                                   | \$20                     |
| Hospital (facility) <u>copayment</u>   | \$250         | Hospital (facility) <u>copayment</u>                                      | \$250     | Hospital (facility) <u>copayme</u>                     | <u>nt</u> \$250          |
| Other <u>coinsurance</u>   | 0%            | Other <u>coinsurance</u>  | 0%        | Other <u>coinsurance</u>                               | 0%                       |
| This EXAMPLE event includes s  |               | This EXAMPLE event includes services like:                                |           | This EXAMPLE event includes services like:             |                          |
| Specialist office visits (prenatal car   | /             | Primary care physician office visits (including                           |           | Emergency room care (including                         | g medical supplies)      |
| Childbirth/Delivery Professional Se  | rvices        | disease education)  |           | <u>Diagnostic tests</u> (x-ray)                        |                          |
| Childbirth/Delivery Facility Services  |               | Diagnostic tests (blood work)   |           | Durable medical equipment (crutches)                   |                          |
| Diagnostic tests (ultrasounds and blood work)                                    |               | Prescription drugs  |           | Rehabilitation services (physical therapy)             |                          |
| Specialist visit (anesthesia)  | ,             | Durable medical equipment (gluco  | se meter) |  |                          |
| Total Example Cost   | \$12,700      | Total Example Cost  | \$5,600   | Total Example Cost                                     | \$2,800                  |

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

| Cost Sharing               |         |  |  |  |
|----------------------------|---------|--|--|--|
| Deductibles *              | \$2,800 |  |  |  |
| <u>Copayments</u>          | \$200   |  |  |  |
| Coinsurance                | \$0     |  |  |  |
| What isn't covered         |         |  |  |  |
| Limits or exclusions       | \$60    |  |  |  |
| The total Peg would pay is | \$3,060 |  |  |  |

| Hospital (facility) <u>copayment</u> | <u>nt</u>             |
|--------------------------------------|-----------------------|
| Other <u>coinsurance</u>             |                       |
| This EXAMPLE event includes          | s services l          |
| Primary care physician office vis    | sits <i>(includin</i> |
| disease education)                   |                       |
| Diagnostic tests (blood work)        |                       |
| Prescription drugs                   |                       |
| Durable medical equipment (glu       | cose meter,           |
| Total Example Cost                   |                       |

## In this example, Joe would pay:

| •                  |  |  |  |
|--------------------|--|--|--|
| Cost Sharing       |  |  |  |
| \$0                |  |  |  |
| \$800              |  |  |  |
| \$0                |  |  |  |
| What isn't covered |  |  |  |
| \$20               |  |  |  |
| \$820              |  |  |  |
|                    |  |  |  |

## In this example, Mia would pay:

| Cost Sharing               |         |  |  |
|----------------------------|---------|--|--|
| Deductibles *              | \$1,700 |  |  |
| Copayments                 | \$200   |  |  |
| Coinsurance                | \$0     |  |  |
| What isn't covered         |         |  |  |
| Limits or exclusions       | \$0     |  |  |
| The total Mia would pay is | \$1,900 |  |  |

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

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



| English:     | If you, or someone you are helping, have questions about Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-0392).                                    |
|--------------|--|
| Spanish:     | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from<br>Arkansas Health & Wellness y no domina el inglés, tiene derecho a obtener ayuda e información en su<br>idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un<br>impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y<br>servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de<br>traducción, comuníquese con Servicios para Miembros al 1-877-617-0390 (TTY 1-877-617-0392). |
| Vietnamese:  | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from<br>Arkansas Health & Wellness và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận<br>thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ<br>mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và<br>dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ<br>bộ phận Dịch Vụ Thành Viên theo số 1-877-617-0390 (TTY 1-877-617-0392).                     |
| Marshallese: | Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr am kajitok kake Ambetter from<br>Arkansas Health & Wellness, im ejjab eman Kajin Pālle, ewōr am jimwe in bukot jibañ im kōmelele ko<br>ilo kajin eo am ilo ejelok onean im ilo juon ien eo emokaj. Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr<br>am nañinmej eo ilo kōnaan im/ako loelakjān im ej kōmman an ben am kōnaan ippāñ ro jot, ewōr am<br>jimwe in bōk kein jibañ im jerbal ko ilo ejelok onean im ilo juon ien eo emokaj. Ñan bōk jerbal in ukok<br>ako jibañ, jouj topar Jerbal an Ro Uwaan ilo 1-877-617-0390 (TTY 1-877-617-0392).         |
| Chinese:     | 如果您,或是您正在協助的對象,有關於 Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-0392)。   |
| Laotian:     | ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖານກ່ຽວກັບ Ambetter from<br>Arkansas Health & Wellness, ແລະ ບໍ່ຊ່ຽວຊານພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາ<br>ຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ຫັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງ<br>ການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສີ່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມໂດຍບໍ່<br>ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services<br>(ການບໍລິການສະມາຊິກ) ໄດ້ທີ່ 1-877-617-0390 (TTY 1-877-617-0392). |

| Tagalog:    | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from<br>Arkansas Health & Wellness, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong<br>at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong<br>tinutulungan, ay may kondisyon sa pandinig at/o pannikin na nakakaapekto sa komunikasyon, may<br>karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap<br>na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring<br>makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-877-617-0390 (TTY 1-877-617-0392).  |
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| Arabic:     | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Arkansas Health & Wellness، ولم تكن بارعًا باللغة<br>الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي<br>شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي<br>تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال ب خدمات الأعضاء على 0390-617-877.<br>(2010-617-0392).  |
| German:     | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas Health & Wellness hat und<br>nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer<br>Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung<br>hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe<br>und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten,<br>wenden Sie sich an den Kundendienst unter 1-877-617-0390 (TTY 1-877-617-0392).   |
| French:     | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from<br>Arkansas Health & Wellness et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier<br>gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une<br>personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous<br>pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de<br>services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au<br>1-877-617-0390 (TTY 1-877-617-0392).   |
| Hmong:      | Yog tias koj, los sis ib tug neeg twg uas koj tab tom muab kev pab, muaj cov lus nug hais txog<br>Ambetter from Arkansas Health & Wellness, thiab tsis paub lus Askiv zoo heev, koj muaj cai tau txais<br>kev pab thiab tej ntaub ntawv qhia paub ua koj hom lus yam tsis tau them dab tsi li thiab kom tau raws<br>sij hawm. Yog tias koj, los sis ib tug neeg twg uas koj tab tom pab, muaj tsos mob txog kev hnov lus<br>thiab/los sis kev pom kev uas cuam tshuam txog kev sib txuas lus, koj muaj cai kom tau txais cov kev<br>pab thiab cov kev pab cuam ntxiv yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Txhawm<br>rau kom tau txais cov kev pab cuam tshuas ntawv los sis kev pab ntxiv, thov tiv tauj Member Services<br>(Cov Chaw Muab Kev Pab Cuam Tswv Cuab) tau ntawm 1-877-617-0390 (TTY 1-877-617-0392). |
| Korean:     | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Arkansas Health & Wellness에 대한 질문이 있는<br>경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가<br>있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는<br>경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를<br>받으시려면 1-877-617-0390(TTY 1-877-617-0392)번으로 가입자 서비스부에 연락해주십시오.  |
| Portuguese: | Se tiver dúvidas acerca da Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-0392).   |

| Japanese: | ご自身やあなたが介護している他の人が、Ambetter from Arkansas Health & Wellnessについてご<br>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<br>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<br>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<br>す。翻訳や補助サービスを受けるには、1-877-617-0390 (TTY 1-877-617-0392)のメンバーサービ<br>スにご連絡ください。   |
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| Hindi:    | अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from<br>Arkansas Health & Wellness से जुड़े प्रश्न हैं और आप दोनों अंग्रेज़ी में माहिर नहीं हैं, तो आपको अपनी भाषा में<br>मुफ़्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को<br>जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है,<br>तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है.<br>अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-877-617-0390 (TTY 1-877-617-0392) पर सदस्य सेवाएं<br>से संपर्क करें. |
| Gujarati: | જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from<br>Arkansas Health & Wellness વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ય કર્યા વિના<br>અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ<br>કરી રહ્યા હો એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને<br>અવરોધતી હોય, તો તમને કોઈ ખર્ય કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો<br>અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-877-617-0390<br>(TTY 1-877-617-0392) પર સભ્યની સેવાઓનો સંપર્ક કરો.     |

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