**Everyday Gold: Standard Gold Off Exchange Plan** 

Coverage for: Individual/Family | Plan Type: HMO

Coverage Period: 01/01/2025 - 12/31/2025

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

https://ambetter.wellcareky.com/2025-brochures.html, or call 1-833-705-2175 (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 https://www.healthcare.gov/sbcglossary or call 1-833-705-2175 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$750 individual / \$1,500 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> : \$7,000 individual / \$14,000 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 limits</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.wellcareky.com/findadoc">https://ambetter.wellcareky.com/findadoc</a> or call 1-833-705-2175 (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
lf von visit a baaltb	Primary care visit to treat an injury or illness	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full, deductible does not apply.
If you visit a health care provider's office or clinic	Specialist visit	\$55 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
	Preventive care/screening/immunization	No charge; deductible 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)	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply for laboratory & professional services  35% <u>Coinsurance</u> for x-ray & diagnostic imaging  35% <u>Coinsurance</u> 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)	35% 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: \$3 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 3x 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
More information about prescription drug coverage is available at		(You will pay the least) Tier 1b - Generic Retail: \$15 Copay / prescription; deductible does not apply	(You will pay the most)	
https://ambetter.wellca reky.com/2025formula ry.	Preferred brand drugs	Tier 2 - Retail: \$60 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.
	Non-preferred brand drugs and Non-preferred generic drugs	Tier 3 - Retail: 45% Coinsurance	Not covered	Mail orders are subject to 3x retail cost-sharing amount.
	Specialty drugs	Tier 4 - Retail: 50% Coinsurance	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	35% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	35% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Emergency room care	35% Coinsurance	35% Coinsurance	None
If you need immediate medical attention	Emergency medical transportation	35% Coinsurance	35% Coinsurance	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	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None
If you have a hospital	Facility fee (e.g., hospital room)	35% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	35% 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: \$35 Copay / visit; deductible does not apply; Other Outpatient Services: 35% 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		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 services	35% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$35 <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	35% Coinsurance	Not covered	Prior authorization may be required. Cost- sharing does not apply for preventive 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).
	Childbirth/delivery facility services	35% Coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	35% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 visits per year. (Each visit by an authorized representative of a home health agency shall be considered as one (1) home health care visit, except that at least four (4) hours of home health aide service shall be considered as one (1) home health visit.)
	Rehabilitation services	Outpatient: \$35 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: 35% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 25 visits per year per therapy (occupational, speech and physical therapy); limited to 25 visits for pulmonary therapy; limited to 36 visits for cardiac therapy; limited to 20 visits for cognitive therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.

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: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Habilitation services	Outpatient: \$35 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: 35% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to 25 visits per year per therapy (occupational, speech and physical therapy); limited to 25 visits for pulmonary therapy; limited to 36 visits for cardiac therapy; limited to 20 visits for cognitive therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	35% Coinsurance	Not covered	Prior authorization may be required. Limited to 90 days per year.
	Durable medical equipment	35% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	No charge; deductible does not apply	No charge	Prior authorization may be required. Covered No Limit.
	Children's eye exam	No charge; deductible does not apply	Not covered	Limited to 1 visit per year.
If your child needs dental or eye care	Children's glasses	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 item per year. Note: When medically necessary, benefits are also provided each year for the coverage of one complete set of replacement eyeglasses (frames and lenses).
	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.
- 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 20 visits per year)
- Hearing aids (Limited to 1 per ear every 3 years)
- Private-duty nursing (Limited to 250 visits per year; based on an 8-hour shift/calendar year.)
- 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 WellCare of Kentucky at 1-833-705-2175 (TTY 711); Public Protection Cabinet 500 Mero Street Frankfort, KY 40601, Phone No. 1-502-564-3630; 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 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: Public Protection Cabinet 500 Mero Street Frankfort, KY 40601, Phone No. 1-502-564-3630

## 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 1-833-705-2175 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-705-2175 (TTY 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-705-2175 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-705-2175 (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.

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

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

#### 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>	\$750		
Copayments	\$500		
Coinsurance	\$2,800		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$4,110		

# 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>	\$750
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

#### 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:

Cost Sharing				
<u>Deductibles</u>	\$750			
Copayments	\$1,400			
Coinsurance	\$10			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$2,180			

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$750
■ <u>Specialist</u> <u>copayment</u>	\$55
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

#### 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)

otal Example Cost \$2,800
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## In this example, Mia would pay:

Cost Sharin	g	
<u>Deductibles</u>	\$750	
Copayments	\$300	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,550	



English:	If you, or someone you are helping, have questions about Ambetter from WellCare of Kentucky, 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 1-833-705-2175 (TTY 711).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from WellCare of Kentucky 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 1-833-705-2175 (TTY 711).
Chinese:	如果您或您正在協助的對象有關於 Ambetter from WellCare of Kentucky 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得幫助和訊資訊。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1-833-705-2175 (TTY 711)。
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from WellCare of Kentucky 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 1-833-705-2175 (TTY 711).
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from WellCare of Kentucky 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 1-833-705-2175 (TTY 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from WellCare of Kentucky، ولم تكن تجيد التحدث باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت تعاني، أنت أو أي شخص تساعده، 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 بحدمات الأعضاء على (711 / 217) 2175-833-1.
Serbo- Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter from WellCare of Kentucky, a ne govorite engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge. Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-833-705-2175 (TTY 711) da biste dobili usluge prevoda ili pomoćne usluge.

## Japanese:

ご自身やあなたが介護している他の人が、Ambetter from WellCare of Kentucky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、1-833-705-2175 (TTY 711)のメンバーサービスにご連絡ください。

#### French:

Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from WellCare of Kentucky 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 1-833-705-2175 (TTY 711).

### Korean:

귀하 또는 귀하의 도움을 받는 분이 Ambetter from WellCare of Kentucky에 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. 통역 또는 보조 서비스를 받으시려면1-833-705-2175 (TTY 711)번으로 가입자서비스부에 연락해주십시오.

## Pennsylvania Dutch:

Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from WellCare of Kentucky , un sin net proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-833-705-2175 (TTY 711).

## Nepali:

यदि तपाईं स्वयं वा तपाईं ने मद्दत गरिरहनुभएको कोही व्यक्तिसँग Ambetter from WellCare of Kentucky सँग सम्बन्धित प्रश्नहरू छन् र तपाईं दुवै अंग्रेजीमा निपुण हुनुहुन्न भने तपाईं सँग निःशुल्क रूपमा र समयमै आफ्नो भाषामा मद्दत र जानकारी प्राप्त गर्ने अधिकार छ। यदि तपाईं वा तपाईं ने 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 1-833-705-2175 (TTY 711) मा सदस्य सेवाहरू लाई सम्पर्क गर्नुहोस्।

#### **Cushite:**

Isin, ykn namni biraa isin gargaartan, Ambetter from WellCare of Kentucky 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 1-833-705-2175 (TTY 711) qunnamaa.

#### Russian:

Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from WellCare of Kentucky, 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 по номеру 1-833-705-2175 (ТТҮ 711).

## Tagalog:

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from WellCare of Kentucky, 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-wika o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-833-705-2175 (TTY 711).

#### Bantu:

Nimba wewe, canke undi muntu wewe se uri gufasha, yoba afise ico asiguza kijanye na Ambetter from WellCare of Kentucky, kandi adatahura neza icongereza, ufise agateka ko kurungikirwa ubufasha n'amakuru ku buntu kandi mu kiringo gikwiye. Nimba wewe, canke undi wewe se uri gufasha, afise nkenerwa zo kumva na/canke kuraba bibuza itumanako, ufise agateka ko kurungikirwa agafasha kumviriza na serevise bibuza kandi mu kiringo gikwiye. Kugira urungikirwe serevise z'ubusiguzi canke agafasha kumviriza, turagusavye yaga na Serevise z'Abanyamuryango kuri 1-833-705-2175 (TTY 711).

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