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.pahealthwellness.com/2025-brochures.html">https://ambetter.pahealthwellness.com/2025-brochures.html</a>, or call 1-833-510-4727 (Relay 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary or call 1-833-510-4727</a> (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$5,000 individual / \$10,000 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 <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 services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or Yes, \$300 individual / \$600 family for <u>prescription drug</u> <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-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$9,200 individual / \$18,400 family. Not applicable for <u>out-of-network</u> <u>providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<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 https://ambetter.pahealthwellness.com/findadoc or call 1-833-510-4727 (Relay 711) for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

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

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

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
16	Primary care visit to treat an injury or illness	No charge	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth <u>provider</u> covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No charge	\$100 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None Cost sharing waived at non-IHCP with IHCP referral.
	Preventive care/screening/ immunization	No charge	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
lf you have a test	Diagnostic test (x-ray, blood work)	No charge	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply for laboratory & professional services \$175 <u>Copay</u> / visit; <u>deductible</u> does not apply for x-ray & diagnostic imaging \$350 <u>Copay</u> / visit for laboratory & professional	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will P	ay	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			services and x- ray & diagnostic imaging at other places of service		
	Imaging (CT/PET scans, MRIs)	No charge	\$400 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information	Generic drugs	No charge	Tier 1a - Preferred Generic Retail: \$3 <u>Copay</u> / prescription; <u>deductible</u> does not apply Tier 1b - Generic Retail: \$7 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
about prescription drug coverage is available at <u>https://ambett</u>	Preferred brand drugs	No charge	Tier 2 - Retail: 45% <u>Coinsurance;</u> subject to Rx drug <u>deductible</u>	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
er.pahealthwel Iness.com/202 5formulary.Non-preferred brand drugs and Non-preferred generic drugsTier 3 - Retail: 45% Coinsurance; subject to Rx drug deductibleNot cover subject to Rx drug deductible		Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 3x retail <u>cost-sharing</u> amount. \$300 individual / \$600 family Rx drug <u>deductible</u> for non-preferred brand and <u>specialty drugs</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP referral.		
	Specialty drugs	No charge	Tier 4 - Retail: 50%	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. \$300

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			Coinsurance; subject to Rx drug <u>deductible</u>		individual / \$600 family Rx drug <u>deductible</u> for non-preferred brand and <u>specialty drugs</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
lf you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	\$350 <u>Copay</u> / visit	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
surgery	Physician/surge on fees	No charge	\$50 <u>Copay</u> / visit	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical		No charge	\$900 <u>Copay</u> / visit; <u>deductible</u> does not apply (\$450 <u>Copay</u> / visit; <u>deductible</u> does not apply for facility; \$450 <u>Copay</u> / visit; <u>deductible</u> does not apply for physician fee)	\$900 <u>Copay</u> / visit; <u>deductible</u> does not apply (\$450 <u>Copay</u> / visit; <u>deductible</u> does not apply for facility; \$450 <u>Copay</u> / visit; <u>deductible</u> does not apply for physician fee)	None <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
attention	Emergency medical transportation	No charge	\$350 <u>Copay</u> / visit; <u>deductible</u> does not apply	\$350 <u>Copay</u> / visit; <u>deductible</u> does not apply	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 <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Urgent care	No charge	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None Cost sharing waived at non-IHCP with IHCP referral.
lf you have a	Facility fee (e.g., hospital room)	No charge	\$650 <u>Copay</u> / day, up to 5 days	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
hospital stay	Physician/surge on fees	No charge	No charge; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.

		What You Will Pay		ay	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse	Outpatient services	No charge	Office Visit: \$50 <u>Copay</u> / visit; <u>deductible</u> does not apply; Other Outpatient Services: \$350 <u>Copay</u> / visit	Not covered	Prior authorization may be required. Covered No Limit. ( <u>Primary</u> <u>Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.) <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
services	Inpatient services	No charge	\$650 <u>Copay</u> / day, up to 5 days	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
If you are	Office visits	No charge	\$50 <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. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
pregnant	Childbirth/deliver y professional services	No charge	No charge; deductible not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/deliver y facility services	No charge	\$650 <u>Copay</u> / day, up to 5 days	Not covered	Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
lf you need help recovering or	<u>Home health</u> <u>care</u>	No charge	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Limited to 60 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
have other special health needs	Rehabilitation services	No charge	Outpatient: \$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for speech therapy; a combined limit of 30 visits per year applies for physical & occupational therapy; a combined limit of 36 visits per year applies for cardiac, pulmonary & respiratory therapy.

		What You Will Pay		ay	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			Inpatient: \$650 <u>Copay</u> / day, up to 5 days		Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Habilitation services	No charge	Outpatient:\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: \$650 <u>Copay</u> / day, up to 5 days	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for speech therapy; a combined limit of 30 visits per year applies for physical & occupational therapy; a combined limit of 36 visits per year applies for cardiac, pulmonary & respiratory therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Limited to 120 days per year. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	40% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No charge	40% <u>Coinsurance;</u> <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
lf	Children's eye exam	No charge	No charge	Not covered	Limited to 1 exam per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If your child needs dental	Children's glasses	No charge	No charge	Not covered	Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
or eye care	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services: Services Your <u>Plan</u> Generally Does NOT Cover (C	Check your policy or <u>plan</u> document for more inform	ation and a list of any other <u>excluded services</u> .)
<ul> <li>Abortion (Except in cases of rape, incest, or when the life of the member is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>	<ul> <li>Dental care (Adult)</li> <li>Dental care (Children)</li> <li>Hearing aids</li> <li>Long-term care</li> </ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul>
• Chiropractic care (Limited to 20 visits per year)	<ul> <li>o these services. This isn't a complete list. Please set</li> <li>Infertility treatment (Artificial insemination is covered; IVF, GIFT and ZIFT are excluded)</li> </ul>	<ul> <li>ee your <u>plan</u> document.)</li> <li>Routine foot care</li> </ul>

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 PA Health & Wellness at 1-833-510-4727 (Relay 711); Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the 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: Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388.

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

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

Does this plan meet Minimum Value Standards? Not Applicable.

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

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-510-4727 (Relay 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-510-4727 (Relay 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-510-4727 (Relay 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-833-510-4727 (Relay 711).

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 <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.

<b>Peg is Having a E</b> (9 months of in-network pre-na hospital deliver	ital care and a	<b>Managing Joe's Type</b> (a year of routine in-network care condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The <u>plan's</u> overall <u>deductible</u>	\$5,000	The plan's overall deductible	<u>e</u> \$5,000	The plan's overall deductib	le \$5,000
Specialist copayment	\$100	Specialist copayment	\$100	Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$650	Hospital (facility) <u>copaymen</u>	<u>t</u> \$650	Hospital (facility) <u>copayme</u>	<u>nt</u> \$650
Other <u>coinsurance</u>	40%	Other <u>coinsurance</u>	40%	Other <u>coinsurance</u>	40%
This EXAMPLE event includes a <u>Specialist</u> office visits (prenatal ca Childbirth/Delivery Professional So Childbirth/Delivery Facility Service <u>Diagnostic tests</u> (ultrasounds and <u>Specialist</u> visit (anesthesia)	re) ervices es	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)		This EXAMPLE event includes <u>Emergency room care</u> (including <u>Diagnostic tests</u> (x-ray) <u>Durable medical equipment</u> (cru <u>Rehabilitation services</u> (physical	g medical supplies) Itches)
Total Example Cost	\$12,700	Total Example Cost \$5,600		Total Example Cost	\$2,800
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pa Cost Shari	-
Deductibles	\$0	Deductibles	\$0	<u>Deductibles</u>	\$0

<b> </b>	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covere	əd
Limits or exclusions	\$0
The total Peg would pay is	\$0

In this example, Joe would pa Cost Sharin	-			
Cost Shann	y			
<u>Deductibles</u>				
Copayments				
Coinsurance				
What isn't covered				
Limits or exclusions				

The total Joe would pay is

\$0 \$0

\$0

\$0

in the example, the would puj:					
Cost Sharing					
\$0					
\$0					
\$0					
What isn't covered					
\$0					
\$0					

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

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 PA 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 1-833-510-4727 (Relay 711).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from PA 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 1-833-510-4727 (Relay 711)。
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).
Russian:	Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711).
Pennsylvanian Dutch:	Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711).

Korean:	귀하 또는 귀하의 도움을 받는 분이 Ambetter from PA Health & Wellness에 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 1-833-510-4727(Relay 711)번으로가입자 서비스부에 연락해주십시오.
Italian:	Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from PA Health & Wellness e non ha una perfetta padronanza della lingua inglese, ha il diritto di ricevere aiuto e informazioni nella Sua lingua gratuitamente e tempestivamente. Se Lei o una persona a cui sta fornendo assistenza presenta una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere servizi ausiliari gratuitamente e tempestivamente. Per ricevere una traduzione o un servizio ausiliario, contatti i Servizi per i membri al numero 1-833-510-4727 (Relay 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from PA Health & Wellness، 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 4727-530-1881 (Relay 711).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from PA Health & Wellness 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 1-833-510-4727 (Relay 711).
Gujarati:	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from PA Health & Wellness વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને અવરોધતી હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-833-510-4727 (Relay 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.
Polish:	Jeśli Ty lub osoba, której pomagasz, macie pytania dotyczące Ambetter from PA Health & Wellness, ale nie posługujecie się biegle językiem angielskim, macie prawo do uzyskania pomocy i informacji w swoim języku bez dodatkowych kosztów i w odpowiednim czasie. Jeśli Ty lub osoba, której pomagasz, macie problemy ze słuchem i/lub wzrokiem, które utrudniają komunikację, macie prawo do otrzymania pomocy i usług pomocniczych bez dodatkowych kosztów i w odpowiednim czasie. Aby uzyskać tłumaczenie lub usługi pomocnicze, należy skontaktować się z Usługi członkowskie pod numerem 1-833-510-4727 (Relay 711).

French Creole:	Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from PA Health & Wellness, epi nou pa mètrize Anglè, nou gen dwa pou jwenn èd ak enfòmasyon nan lang nou gratis epi nan moman ki apwopriye a. Si ou menm, oswa yon moun w ap ede, gen yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo nan 1-833-510-4727 (Relay 711).
Mon-Khmer, Cambodian:	ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពី Ambetter from PA Health & Wellness ហើយមិនមានភាពស្ទាត់ជំនាញក្នុងការប្រើភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទៅតាមពេលវេលាសមស្រប។ ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានបញ្ហាគំហើញ និង/ឬការស្តាប់ដែលរារាំងដល់ការទំនាក់ទំនង អ្នកមានសិទ្ធិទទួលបានជំនួយ និងសេវាកម្មចាំបាច់នានាដោយឥតគិតថ្លៃ និងក្នុងពេលវេលាសមស្រប។ ដើម្បីទទួលបានសេវាកម្មបកប្រែ ឬសេវាកម្មចាំបាច់នានា សូមទាក់ទង សេវាកម្មសមាជិក តាមរយៈលេខ 1-833-510-4727 (Relay 711)។
Portuguese:	Se tiver dúvidas acerca da Ambetter from PA 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 1-833-510-4727 (Relay 711).

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