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 <u>https://ambetter.magnoliahealthplan.com/2025-brochures.html</u>, or call 1-877-687-1187 (Relay 711). For general definitions of common terms, such as <u>allowed amount</u>,

balance billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-877-687-1187 (Relay 711) to request a copy.

**Important Questions** Why This Matters: Answers Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each \$0 at Indian Health Care Provider (IHCP) or with What is the overall IHCP referral at non-IHCP; or \$1,500 individual / family member must meet their own individual deductible until the total amount of deductible? deductible expenses paid by all family members meets the overall family \$3,000 family deductible. Yes. Preventive care services, primary care, This plan covers some items and services even if you haven't yet met the specialist, and urgent care visits, and certain deductible amount. But a copayment or coinsurance may apply. For example, this Are there services covered before you meet prescription drugs are covered before you meet plan covers certain preventive services without cost sharing and before you meet your deductible (see additional information your deductible. See a list of covered preventive services at your deductible? https://www.healthcare.gov/coverage/preventive-care-benefits/. below). Are there other deductibles for specific No. You don't have to meet deductibles for specific services. services? For network providers: \$7,800 individual / \$15,600 The out-of-pocket limit is the most you could pay in a year for covered services. If What is the out-of-pocket family. Not applicable for out-of-network you have other family members in this plan, they have to meet their own out-oflimit for this plan? providers. pocket limits until the overall family out-of-pocket limit has been met. Premiums, balance-billing charges, penalties for Even though you pay these expenses, they don't count toward the out-of-pocket What is not included in failure to obtain preauthorization for services, and the out-of-pocket limit? limit. health care this plan doesn't cover. This plan uses a provider network. You will pay less if you use a provider in the Yes. See plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's Will you pay less if you https://ambetter.magnoliahealthplan.com/findadoc or call 1-877-687-1187 (Relay 711) for a list of charge and what your plan pays (balance billing). Be aware, your network provider use a network provider? might use an out-of-network provider for some services (such as lab work). Check network providers. with your provider 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 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.

		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
	Primary care visit to treat an injury or illness	No charge	\$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No charge	\$60 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
or chine	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x- ray, blood work)	No charge	25% <u>Coinsurance</u> for laboratory & professional services 25% <u>Coinsurance</u> for x-ray & diagnostic imaging 25% <u>Coinsurance</u> for laboratory & professional services	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
			and x-ray & diagnostic imaging at other places of service		non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No charge	25% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

			What You Will Pay		
Common Medical Event	Caro Providor		Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition	Generic drugs	No charge	Tier 1a - Preferred Generic Retail: \$15 <u>Copay</u> / prescription; <u>deductible</u> does not apply Tier 1b - Generic Retail: \$15 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>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</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
More information about prescription drug coverage is available at <u>https://ambetter.magn</u> oliahealthplan.com/20	Preferred brand drugs	No charge	Tier 2 - Retail: \$30 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are
25formulary.	Non-preferred brand drugs and Non-preferred generic drugs	No charge	Tier 3 - Retail: \$60 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	subject to 3x retail <u>cost-sharing</u> amount. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Specialty drugs	No charge	Tier 4 - Retail: \$250 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription</u> <u>drugs</u> are provided up to 30 days retail and up to 30 days through mail order. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
surgery	Physician/surgeon fees	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need immediate	Emergency room care	No charge	25% <u>Coinsurance</u>	25% Coinsurance	None <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	25% Coinsurance	25% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior

	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
					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 billing</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No charge	\$45 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	None <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
stay	Physician/surgeon fees	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need mental health, behavioral health, or substance	Outpatient services	No charge	Office Visit: \$30 <u>Copay</u> / visit; <u>deductible</u> does not apply; Other Outpatient Services: 25% <u>Coinsurance</u>	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.) <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
abuse services	Inpatient services	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
lf you are pregnant	Office visits	No charge	\$30 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive</u> <u>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 <u>referral</u> .

			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
	Childbirth/delivery professional services	No charge	25% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>copayment</u> ,
	Childbirth/delivery facility services	No charge	25% Coinsurance	Not covered	<u>coinsurance</u> or <u>deductible</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> .
	Home health care	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need help recovering or have other special health needs	<u>Rehabilitation</u> services	No charge	Outpatient: \$30 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: 25% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Limited to: 36 visits per year for cardiac rehabilitation, 20 visits per year for speech therapy and 20 combined visits per year for chiropractic care, occupational and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 30 days 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> .
	<u>Habilitation</u> services	No charge	Outpatient: \$30 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: 25% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Outpatient habilitation limited to: 36 visits per year for cardiac rehabilitation, 20 visits per year for speech therapy and 20 combined visits per year for chiropractic care, occupational and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 30 days per year. Note: Limits do not

			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
					apply when provided for a mental health/substance use disorder diagnosis. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Skilled nursing care	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 days per year in a facility. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Durable medical equipment	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Hospice services	No charge	25% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral.
	Children's eye exam	No charge	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's glasses	No charge	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	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 (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Abortion (Except in cases of rape or when the life of the member is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)

- Dental care (Children)
- Hearing aids
- 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 20 combined visits per year (combined for occupational therapy, physical therapy and chiropractic care)) 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 Magnolia Health at 1-877-687-1187 (Relay 711); Mississippi Insurance Department, P.O. Box 79 Jackson, MS 39205-0079, Phone No. 1-601-359-3569.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State <u>Plan</u> Program at https://www.opm.gov/healthcare-insurance/multi-state-<u>plan</u>-program/external-review/. Other coverage options may be available to you too, including buying individual insurance coverage through the <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: Mississippi Insurance Department, P.O. Box 79 Jackson, MS 39205-0079, Phone No. 1-601-359-3569.

## 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 1-877-687-1187 (Relay 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1187 (Relay 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-687-1187 (Relay 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1187 (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</b> (9 months of in-network pro a hospital del	e-natal care and	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The plan's overall deductib	<u>le</u> \$1,500	The plan's overall <u>deductible</u> \$1,500		
Specialist copayment	\$60	Specialist copayment	\$60 🗖	
Hospital (facility) <u>coinsurar</u>	<u>ice</u> 25%	Hospital (facility) coinsu	<u>rance</u> 25% ■	
Other <u>coinsurance</u>	25%	Other <u>coinsurance</u>	25%	
This EXAMPLE event includes <u>Specialist</u> office visits (prenatal of Childbirth/Delivery Professional Childbirth/Delivery Facility Servi <u>Diagnostic tests</u> (ultrasounds and <u>Specialist</u> visit (anesthesia)	<i>care)</i> Services ces	This EXAMPLE event includes services like:Primary care physicianoffice visits (including disease education)Diagnostic tests(blood work)Prescription drugsDurable medical equipment (glucose meter)		
Total Example Cost \$12,700		Total Example Cost	\$5,600 To	
In this example, Peg would pa Cost Sharin	•	In this example, Joe would pay: Cost Sharing		
Deductibles \$0		Deductibles	\$0 De	

COSt Shann	y		
<u>Deductibles</u>	\$0		
<u>Copayments</u>	\$0		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Peg would pay is	\$0		

Cost Sharin	g	
<u>Deductibles</u>	\$0	
Copayments	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$0	

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

)	The <u>plan's</u> overall <u>deductible</u>	\$1,500
)	Specialist copayment	\$60
)	Hospital (facility) <u>coinsurance</u>	25%
)	Other <u>coinsurance</u>	25%
	This EXAMPLE event includes services like:	

Emergency room care (including medical supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

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

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.

	ambetter. FROM   magnolia health.
English:	If you, or someone you are helping, have questions about Ambetter from Magnolia Health, 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 1-877-687-1187 (Relay 711).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711).
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711)。
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Magnolia Health، 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

Chishno kiyokmat kanah kiya ish apíla ka, Ambetter from Magnolia Health, imma náponaklo chim ashakmat hicha nahollo annopa akostinichih kaniya kiyoh ókma, alhpila\apíla hicha nán annówachi yómika chim annopa yo ish íshi ka chim áyalhpísah, ná ahíka ikshoh ikmat chikkósi atahlá hilah. Chishno Choctaw: kiyokmat kanah kiya ish apíla ka, ishit haklo hicha/cho ishit pisa ayína ka, isht ataklama átokósh annopa ik akostinichoh okma ná isht apíla ýomika ish íshi áhina kat chim áyalhpísah, ná ahíka iksho ikmat chikkósi atahlá hilah. Annopa tishówa cho ná isht apila yómika ish íshi áhina ka, Toksali Alhíha ish ipayakma tali anópoli holhpina pa 1-877-687-1187 (Relay 711).

المناسب. لتلقى خدمات الترجمة أو خدمات إضافية، يرجى الاتصال ب خدمات الأعضاء على (Relay 711) Relar، ا-1-877-687.

Tagalog:	Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Magnolia Health, 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 pannikin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-877-687-1187 (Relay 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711).
Korean:	귀하 또는 귀하의 도움을 받는 분이 Ambetter from Magnolia Health에 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 1-877-687-1187 (Relay 711)번으로 가입자 서비스부에 연락해주십시오.
Gujarati:	જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.
Japanese:	ご自身やあなたが介護している他の人が、Ambetter from Magnolia Health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、1-877-687-1187 (Relay 711)のメンバーサービスにご連絡くださ い。
Russian:	Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from Magnolia Health, 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 1-877-687-1187 (Relay 711).

Panjabi:	ਜੇ ਤੁਸੀਂ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ Ambetter from Magnolia Health ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਅਤੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਮੁਹਾਰਤ ਨਹੀਂ ਰੱਖਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਦੇ ਅਤੇ ਸਮੇਂ ਸਿਰ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਨੂੰ ਸੁਣਨ ਅਤੇ/ਜਾਂ ਦੇਖਣ ਸੰਬੰਧੀ ਕੋਈ ਸਮੱਸਿਆ ਹੈ, ਜੋ ਸੰਚਾਰ ਵਿੱਚ ਰੁਕਾਵਟ ਪਾਉਂਦੀ ਹੈ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਕ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਅਨੁਵਾਦ ਜਾਂ ਸਹਾਇਕ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 1-877-687-1187 (Relay 711) 'ਤੇ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।
Italian:	Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from Magnolia Health 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 1-877-687-1187 (Relay 711).
Hindi:	अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from Magnolia Health से जुड़े प्रश्न हैं और आप दोनों अंग्रेज़ी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ़्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-877-687-1187 (Relay 711) पर सदस्य सेवाएं से संपर्क करें.

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