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.homestatehealth.com/2025-brochures.html">https://ambetter.homestatehealth.com/2025-brochures.html</a>, or call 1-855-650-3789 (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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-855-650-3789 (TTY 711) to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall<br><u>deductible</u> ?                                | \$7,250 individual / \$14,500 family.  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u><br>amount before this <u>plan</u> begins to pay. If you have other family members on the<br><u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total<br>amount of <u>deductible</u> expenses paid by all family members meets the overall<br>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,<br><u>specialist</u> , and <u>urgent care</u> visits, and certain<br><u>prescription drugs</u> are covered before you meet<br>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<br>deductibles<br>for specific<br>services?               | No.  | You don't have to meet deductibles for specific services.  |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ?   | For <u>network providers</u> : \$7,250 individual / \$14,500 family. Not applicable for <u>out-of-network providers</u> .  | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.  |
| What is not included in the <u>out-of-pocket limit</u> ?                  | Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services, and health care this plan 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<br>use a <u>network provider</u> ?               | Yes. See<br>https://ambetter.homestatehealth.com/findadoc or<br>call 1-855-650-3789 (TTY 711) for a list of <u>network</u><br><u>providers</u> .   | 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</u> <u>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 <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.

| Common  |  | What Yo  | u Will Pay  | Limitations, Exceptions, & Other   |  |
|---|--|--|---|--|--|
| Medical Event   | Services You May Need                            | Network Provider<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most)                  | Important Information  |  |
| lá ugu vicit a haalth   | Primary care visit to treat an injury or illness | \$15 <u>Copay</u> / visit;<br><u>deductible</u> does not apply   | Not covered   | Unlimited Virtual 24/7 Care Visits received<br>from Ambetter's designated telehealth<br><u>provider</u> covered at No Charge, <u>providers</u><br>covered in full, <u>deductible</u> does not apply.   |  |
| If you visit a health<br>care <u>provider's</u> office<br>or clinic | <u>Specialist</u> visit                          | \$45 <u>Copay</u> / visit;<br><u>deductible</u> does not apply   | Not covered   | None   |  |
| or chine  | Preventive care/screening/<br>immunization       | No charge; <u>deductible</u><br>does not apply   | ; <u>deductible</u><br>pply Not covered You ma<br>prevent<br>needed | 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)    | No charge for laboratory<br>& professional services<br>No charge for x-ray &<br>diagnostic imaging<br>No charge for laboratory<br>& professional services<br>and x-ray & diagnostic<br>imaging at other places of<br>service | Not covered   | Prior authorization may be required. Covered<br>No Limit. Other places of service may<br>include: Hospital, Emergency Room, or<br>Outpatient 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, MRIs)                     | No charge  | Not covered   | Prior authorization may be required. Covered No Limit.   |  |
| If you need drugs to<br>treat your illness or<br>condition          | Generic drugs                                    | Tier 1a - Preferred<br>Generic Retail: \$3 <u>Copay</u><br>/ prescription; <u>deductible</u><br>does not apply<br>Tier 1b - Generic Retail:<br>\$15 <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.  |  |

| Common   |  | What You Will Pay   |  | Limitations Exceptions & Other   |
|--|--|---|--|--|
| Medical Event  | Services You May Need  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) | Limitations, Exceptions, & Other<br>Important Information  |
| More information about<br>prescription drug<br>coverage is available at            | Preferred brand drugs  | Tier 2 - Retail: \$50 <u>Copay</u><br>/ prescription; <u>deductible</u><br>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.   |
| https://ambetter.home<br>statehealth.com/2025f                                     | Non-preferred brand drugs and<br>Non-preferred generic drugs | Tier 3 - Retail: No charge  | Not covered  | Mail orders are subject to 2.5x retail <u>cost-</u><br><u>sharing</u> amount.  |
| <u>ormulary</u> .  | Specialty drugs  | Tier 4 - Retail: No charge  | 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.   |
| If you have outpatient   | Facility fee (e.g., ambulatory<br>surgery center)            | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| surgery  | Physician/surgeon fees                                       | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |
|  | Emergency room care  | No charge   | No charge  | None   |
| If you need immediate medical attention  | Emergency medical<br>transportation                          | No charge   | No charge  | Covered No Limit. Note: Prior authorization is<br>not required for emergency transport,<br>however, all non-emergent transport requires<br>prior authorization. If you receive service from<br>an out of <u>network</u> ground/water ambulance<br><u>provider</u> , you may be subject to <u>balance</u><br><u>billing</u> .   |
|  | Urgent care  | \$45 <u>Copay</u> / visit;<br><u>deductible</u> does not apply  | \$45 <u>Copay</u> / visit                          | None   |
| lf you have a hospital   | Facility fee (e.g., hospital room)                           | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |
| stay   | Physician/surgeon fees                                       | No charge   | Not covered  | 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: \$15 <u>Copay</u> /<br>visit; <u>deductible</u> does not<br>apply;<br>Other Outpatient<br>Services: No charge | Not covered  | Prior authorization may be required. Covered<br>No Limit. (Primary Care Provider (PCP) and<br>other practitioner office visits do not require<br>prior authorization.) Note: Services (excluding<br><u>Emergency Room Care / Emergency</u><br><u>Services</u> ) rendered by an <u>out-of-network</u><br><u>provider</u> are not covered under this <u>plan</u> , with<br>the exception of two (2) sessions per year for<br>diagnosis/assessment by a licensed mental |

| Common  |   | What You Will Pay   |  | Limitations, Exceptions, & Other  |  |
|---|---|---|--|---|--|
| Medical Event   | Services You May Need                     | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) | Important Information   |  |
|   |   |   |  | health <u>provider</u> (covered at applicable INN cost share).  |  |
|   | Inpatient services                        | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |  |
| lf you are pregnant   | Office visits                             | \$15 <u>Copay</u> / visit;<br><u>deductible</u> does not apply  | Not covered  | Prior authorization not required for deliveries<br>within the standard timeframe per federal<br>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   | Not covered  | Prior authorization may be required. <u>Cost-</u><br><u>sharing</u> does not apply for <u>preventive</u>  |  |
|   | Childbirth/delivery facility services     | No charge   | Not covered  | <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                          | No charge   | Not covered  | Prior authorization may be required. Limited to 100 visits per year.  |  |
| If you need help<br>recovering or have<br>other special health<br>needs | Rehabilitation services                   | Outpatient: \$15 <u>Copay</u> /<br>visit; <u>deductible</u> does not<br>apply<br>Inpatient: No charge | Not covered  | Outpatient: Prior authorization may be<br>required. Limited to 20 visits per year per<br>therapy (occupational and physical therapy);<br>no limit applies for speech therapy or<br>pulmonary therapy; limited to 36 visits per<br>year for cardiac therapy. 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. Covered No Limit.   |  |
|   | Habilitation services                     | Outpatient:   | Not covered  | Outpatient: Prior authorization may be required. Limited to 20 visits per year per  |  |

| Common                                 |                            | What You Will Pay   |  | Limitations, Exceptions, & Other   |  |
|--|----------------------------|---|--|--|--|
| Medical Event                          | Services You May Need      | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) | Important Information  |  |
|  |                            | \$15 <u>Copay</u> / visit;<br><u>deductible</u> does not apply<br>Inpatient:<br>No charge |  | therapy (occupational and physical therapy);<br>no limit applies for speech therapy or<br>pulmonary therapy; limited to 36 visits per<br>year for cardiac therapy. (See the Schedule<br>of Benefits for applicable cost share when<br>provided for a non-medical diagnosis.)<br>Inpatient: Prior authorization may be<br>required. Covered No Limit. |  |
|  | Skilled nursing care       | No charge   | Not covered  | Prior authorization may be required. Limited to 150 days per year.   |  |
|  | Durable medical equipment  | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |  |
|  | Hospice services           | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.   |  |
| lf                                     | Children's eye exam        | No charge; <u>deductible</u><br>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><br>does not apply  | Not covered  | Limited to 1 item per year.  |  |
|  | Children's dental check-up | Not covered   | Not covered  | None   |  |

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

| Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.) |                        |   |  |  |
|--|------------------------|---|--|--|
| • Abortion (Except in cases when the life of the   | Cosmetic surgery       | Long-term care                                  |  |  |
| member is endangered)  | Dental care (Children) | • Non-emergency care when traveling outside the |  |  |
| Acupuncture  | Infertility treatment  | U.S.  |  |  |
| Bariatric surgery  |                        | Weight loss programs                            |  |  |

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

- Chiropractic care (Limited to 26 visits per year. Visits in excess of 26 require prior authorization.)
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- Hearing aids (Limited to 1 per ear per year)
- Private-duty nursing (Limited to 82 visits per year)
- Routine eye care (Adult-one visit & one item per year. Dollar allowance applies to hardware.)
- 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 Home State Health at 1-855-650-3789 (TTY 711); Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); 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: Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690, Phone No. 1-573-751-4126.

### 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 1-855-650-3789 (TTY 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-650-3789 (TTY 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-650-3789 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-650-3789 (TTY 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><br>(9 months of in-network pre-n<br>a hospital delive  | atal care and   |  |
|---|---|--|
| The plan's overall deductible   | \$7,250   |  |
| Specialist copayment  | \$45 🗖  |  |
| Hospital (facility) coinsurance   | 0%  |  |
| ■ Other <u>coinsurance</u> 0%   |   |  |
| This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/DeliveryProfessional ServicesChildbirth/DeliveryFacilityServicesDiagnostic tests (ultrasounds and blood work)Specialistvisit (anesthesia) |   |  |
| Total Example Cost  | s <u>D</u><br>blood work) <u>P</u><br><u>D</u><br><b>\$12,700</b> T |  |

# In this example, Peg would pay:

|                            | •       |  |
|----------------------------|---------|--|
| Cost Sharing               |         |  |
| <u>Deductibles</u>         | \$7,200 |  |
| <u>Copayments</u>          | \$20    |  |
| Coinsurance                | \$0     |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$60    |  |
| The total Peg would pay is | \$7,280 |  |

| Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-<br>controlled condition)  |                   |  |
|---|-------------------|--|
| The plan's overall deductib   | <u>le</u> \$7,250 |  |
| Specialist copayment  | \$45              |  |
| ■ Hospital (facility) <u>coinsurance</u> 0%   |                   |  |
| ■ Other <u>coinsurance</u> 0%   |                   |  |
| This EXAMPLE event includes services like:<br><u>Primary care physician</u> office visits (including<br>disease education)<br><u>Diagnostic tests</u> (blood work)<br><u>Prescription drugs</u><br><u>Durable medical equipment</u> (glucose meter) |                   |  |
| Total Example Cost  | \$5,600           |  |

# In this example, Joe would pay:

| •                  |  |  |
|--------------------|--|--|
| Cost Sharing       |  |  |
| \$900              |  |  |
| \$1,000            |  |  |
| \$0                |  |  |
| What isn't covered |  |  |
| \$20               |  |  |
| \$1,920            |  |  |
|                    |  |  |

# Mia's Simple Fracture

|    | (in-network emergency room visit<br>follow up care) | and       |
|----|---|-----------|
| 50 | The plan's overall deductible                       | \$7,250   |
| 45 | Specialist copayment                                | \$45      |
| %  | Hospital (facility) <u>coinsurance</u>              | 0%        |
| %  | Other <u>coinsurance</u>                            | 0%        |
|    | This EXAMPLE event includes services                | like:     |
|    | Emergency room care (including medical s            | supplies) |
|    | <u>Diagnostic tests</u> (x-ray)                     |           |
|    | Durable medical equipment (crutches)                |           |
|    | Rehabilitation services (physical therapy)          |           |

| Total Example Cost | \$2,800 |
|--------------------|---------|
|--------------------|---------|

### In this example, Mia would pay:

| Cost Sharing       |  |  |  |
|--------------------|--|--|--|
| \$2,100            |  |  |  |
| \$200              |  |  |  |
| \$0                |  |  |  |
| What isn't covered |  |  |  |
| \$0                |  |  |  |
| \$2,300            |  |  |  |
|                    |  |  |  |



| English:        | If you, or someone you are helping, have questions about Ambetter from Home State Health, and are<br>not proficient in English, you have the right to get help and information in your language at no cost and<br>in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that<br>impedes communication, you have the right to receive auxiliary aids and services at no cost and in a<br>timely manner. To receive translation or auxiliary services, please contact Member Services at<br>1-855-650-3789 (TTY 711).                               |
|-----------------|--|
| Spanish:        | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Home State<br>Health y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo<br>alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento<br>auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin<br>costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con<br>Servicios para Miembros al 1-855-650-3789 (TTY 711).           |
| Chinese:        | 如果您,或是您正在協助的對象,有關於 Ambetter from Home State 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 1-855-650-3789 (TTY 711)。   |
| Vietnamese:     | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Home State Health và<br>không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình<br>miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị<br>giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp<br>thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên<br>theo số 1-855-650-3789 (TTY 711).                               |
| Serbo-Croatian: | Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter from Home State Health, a ne govorite<br>engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku.<br>Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena<br>komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge.<br>Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-855-650-3789 (TTY 711) da biste<br>dobili usluge prevoda ili pomoćne usluge.                             |
| German:         | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Home State Health hat und nicht<br>Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache<br>zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat,<br>die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und<br>Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten,<br>wenden Sie sich an den Kundendienst unter 1-855-650-3789 (TTY 711). |
| Arabic:         | إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Home State Health، ولم تكن بارعًا باللغة الإنكليزية،<br>فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص<br>تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي<br>الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (TTY 711) و378-650-1855.   |

| Korean:                 | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Home State Health에 대한 질문이 있는 경우<br>영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다.<br>귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우<br>시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를<br>받으시려면 1-855-650-3789 (TTY 711)번으로 가입자 서비스부에 연락해주십시오.  |
|-------------------------|---|
| Russian:                | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе<br>страхования Ambetter from Home State Health, при этом вы недостаточно хорошо владеете<br>английским языком, вы имеете право на бесплатную и своевременную помощь и информацию<br>на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое-либо<br>нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на<br>бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода<br>или вспомогательных услуг обратитесь в отдел обслуживания участников программы<br>страхования по номеру 1-855-650-3789 (TTY 711). |
| French:                 | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from<br>Home State Health et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et<br>en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous<br>aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier<br>gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction<br>ou de services auxiliaires, veuillez contacter Services aux membres au 1-855-650-3789 (TTY 711).   |
| Tagalog:                | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from<br>Home State Health, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at<br>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 paningin 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 1-855-650-3789 (TTY 711).                   |
| Pennsylvanian<br>Dutch: | Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from Home State Health, un sin net<br>proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus<br>Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich<br>Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services<br>mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut<br>un ruff Member Services um 1-855-650-3789 (TTY 711).  |
| Persian:                | اگر شما یا فردی که دارید به او کمک می کنید، سؤالی دریاره Ambetter from Home State Health دارید، و انگلیسی نمیدانید،<br>حق دارید کمک و اطلاعات را به زیان خودتان به رایگان و به موقع دریافت کنید. اگر شما یا فردی که دارید به او کمک میکنید<br>مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت میکند، حق دارید کمکها و خدمات امدادی را به زیان خودتان به رایگان و<br>به موقع دریافت کنید. برای دریافت کمکها و خدمات امدادی لطفاً با خدمات اعضا به شماره (TTY 711) و TTY 300-850-185  |
| Cushite:                | Isin, ykn namni biraa isin gargaartan, Ambetter from Home State Health gaaffii qabdu yoo ta'ee fiAfaan<br>Ingiliffaa hin beektanu taanan, yeroodhaan afaan barbaaddaniin kaffaltii tokko malee odeeffannoo<br>barbaaddan argachuudhaaf mirga qabdu. Isin, ykn namni isin gargaartan, rakkoo dhageettii fi/ykn<br>agartii kan haasaa keessan irratti dhiibbaa qabu qabdu taanan, gargaarsa dhageettii argachuu fi<br>tajaajiloota kaffaltii malee argachuudhaaf mirga qabdu. Tajaajiloota hiikkaa afaanii fi dhageettii<br>argachuudhaaf, maaloo Tajaajiloota Maamilaa karaa 1-855-650-3789 (TTY 711) qunnamaa.  |

| Portuguese: | Se tiver dúvidas acerca da Ambetter from Home State Health, ou estiver a ajudar uma pessoa com<br>dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu<br>idioma sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que<br>dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem o direito<br>de receber equipamentos ou serviços de assistência sem qualquer custo e de forma atempada.<br>Para receber traduções ou serviços de assistência, contacte serviços de membro através do número<br>1-855-650-3789 (TTY 711). |
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| Amharic:    | እርስዎ ወይም ሌላ የሚያግዙት ሰው፣ ስለ Ambetter from Home State Health ጥያቄ ካለዎት እና እንግሊዝኛ<br>ብቁ ካልሆኑ፣ ያለምንም ወጪ እና በጊዜው በቋንቋዎ እርዳታ እና መረጃ የማግኘት መብት አልዎት። እርስዎ ወይም<br>ሌላ የሚያግዙት ሰው፣ ግንኙነትን የሚያደናቅፍ የመስማት እና/ወይም የእይታ ችግር ካልዎት፣ አጋዥ እርዳታዎችን<br>እና አንልግሎቶችን ያለ ምንም ወጪ እና በጊዜው የመቀበል መብት አልዎት። የትርጉም ወይም ረዳት<br>አንልግሎቶችን ለማግኘት እባክዎ በ 1-855-650-3789 (TTY 711) የአባል አንልግሎቶች ን ያናግሩ።   |

#### AMB24-MO-C-00014

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