



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

<https://ambetterhealth.com/2026-brochures.html> or call 1-833-543-3145 (TTY 711). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-833-543-3145 (TTY 711) to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                                          | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$1,500 individual / \$3,000 family.                                                                                                                                                                                                                                             | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .                                                                                                                                                                                                            |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> services, primary care, <a href="#">specialist</a> , and <a href="#">urgent care</a> visits, and certain <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> (see additional information below). | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                                                       |
| Are there other <a href="#">deductibles</a> for specific services?              | No.                                                                                                                                                                                                                                                                              | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | For <a href="#">network providers</a> : \$6,500 individual / \$13,000 family. Not applicable for <a href="#">out-of-network providers</a> .                                                                                                                                      | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.                                                                                                                                                                                                                                                                                                                                                             |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">preauthorization</a> for services, and health care this <a href="#">plan</a> doesn't cover.                                                                      | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="https://ambetterhealth.com/findado">https://ambetterhealth.com/findado</a> or call 1-833-543-3145 (TTY 711) for a list of <a href="#">network providers</a> .                                                                                                  | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |

| Important Questions                                                          | Answers | Why This Matters:                                                                          |
|------------------------------------------------------------------------------|---------|--------------------------------------------------------------------------------------------|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No.     | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event                                                   | Services You May Need                                   | What You Will Pay                                                                                                                                                                                                                                                            |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                        |
|------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                        |                                                         | Network Provider<br>(You will pay the least)                                                                                                                                                                                                                                 | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                               |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness        | \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                | Not covered                                        | Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth <a href="#">provider</a> covered at No Charge, <a href="#">providers</a> covered in full, <a href="#">deductible</a> does not apply.                                                        |
|                                                                        | <a href="#">Specialist</a> visit                        | \$60 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                | Not covered                                        | None                                                                                                                                                                                                                                                                          |
|                                                                        | <a href="#">Preventive care/screening</a> /immunization | No charge; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                         | Not covered                                        | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.                                                                                     |
| If you have a test                                                     | <a href="#">Diagnostic test</a> (x-ray, blood work)     | 20% <a href="#">Coinsurance</a> for laboratory & professional services<br>20% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging<br>20% <a href="#">Coinsurance</a> for laboratory & professional services and x-ray & diagnostic imaging at other places of service | Not covered                                        | Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility.<br>Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. |
|                                                                        | Imaging (CT/PET scans, MRIs)                            | 20% <a href="#">Coinsurance</a>                                                                                                                                                                                                                                              | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                        |
| If you need drugs to treat your illness or condition                   | Generic drugs                                           | Tier 1a - Preferred<br>Generic Retail: \$3 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not                                                                                                                                                         | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail                                                                                        |

| Common Medical Event                                                                                                                                                                                                     | Services You May Need                                      | What You Will Pay                                                                                                       |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                          |                                                            | Network Provider<br>(You will pay the least)                                                                            | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                             |
| More information about <a href="https://ambetterhealth.com/2026formulary">prescription drug coverage</a> is available at <a href="https://ambetterhealth.com/2026formulary">https://ambetterhealth.com/2026formulary</a> |                                                            | apply<br>Tier 1b - Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply |                                                    | <a href="#">cost-sharing</a> amount.                                                                                                                                                                                        |
|                                                                                                                                                                                                                          | Preferred brand drugs                                      | Tier 2 - Retail: \$45 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                   | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount. |
|                                                                                                                                                                                                                          | Non-preferred brand drugs and Non-preferred generic drugs. | Tier 3 - Retail: \$75 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                   | Not covered                                        |                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                          | <a href="#">Specialty drugs</a>                            | Tier 4 - Retail: 20% <a href="#">Coinsurance</a>                                                                        | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order.                                                                             |
| If you have outpatient surgery                                                                                                                                                                                           | Facility fee (e.g., ambulatory surgery center)             | 20% <a href="#">Coinsurance</a>                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
|                                                                                                                                                                                                                          | Physician/surgeon fees                                     | 20% <a href="#">Coinsurance</a>                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
| If you need immediate medical attention                                                                                                                                                                                  | <a href="#">Emergency room care</a>                        | 20% <a href="#">Coinsurance</a>                                                                                         | 20% <a href="#">Coinsurance</a>                    | None                                                                                                                                                                                                                        |
|                                                                                                                                                                                                                          | <a href="#">Emergency medical transportation</a>           | 20% <a href="#">Coinsurance</a>                                                                                         | 20% <a href="#">Coinsurance</a>                    | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.                                                                      |
|                                                                                                                                                                                                                          | <a href="#">Urgent care</a>                                | \$50 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                           | Not covered                                        | None                                                                                                                                                                                                                        |
| If you have a hospital stay                                                                                                                                                                                              | Facility fee (e.g., hospital room)                         | 20% <a href="#">Coinsurance</a>                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
|                                                                                                                                                                                                                          | Physician/surgeon fees                                     | 20% <a href="#">Coinsurance</a>                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                                                                                                                          |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | Network Provider<br>(You will pay the least)                                                                                                               | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office Visit: \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply;<br>Other Outpatient Services: 20% <a href="#">Coinsurance</a> | Not covered                                        | Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner office visits do not require prior authorization.)                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                           | Inpatient services                        | 20% <a href="#">Coinsurance</a>                                                                                                                            | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| If you are pregnant                                                       | Office visits                             | \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> 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. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|                                                                           | Childbirth/delivery professional services | 20% <a href="#">Coinsurance</a>                                                                                                                            | Not covered                                        | Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                                                                                                                                                                                |
|                                                                           | Childbirth/delivery facility services     | 20% <a href="#">Coinsurance</a>                                                                                                                            | Not covered                                        | Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                                                                                                                                                                                |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>          | 20% <a href="#">Coinsurance</a>                                                                                                                            | Not covered                                        | Prior authorization may be required. Limited to 100 visits per year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                           | <a href="#">Rehabilitation services</a>   | Outpatient: \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 20% <a href="#">Coinsurance</a>                    | Not covered                                        | Outpatient: Prior authorization may be required. Rehabilitation therapy: speech, occupational, and physical therapy limited to 20 visits each, cardiac limited to 36 visits and pulmonary limited to 20 visits per year. Services may be used for intensive day rehabilitation. Note: Limits do not apply when                                                                                                                                                                                                                                 |

| Common Medical Event                   | Services You May Need                     | What You Will Pay                                                                                                                       |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                        |
|----------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                           | Network Provider<br>(You will pay the least)                                                                                            | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                               |
|                                        |                                           |                                                                                                                                         |                                                    | provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.  |
|                                        | <a href="#">Habilitation services</a>     | Outpatient: \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 20% <a href="#">Coinsurance</a> | Not covered                                        | Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|                                        | <a href="#">Skilled nursing care</a>      | 20% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Limited to 90 days per year.                                                                                                                                                                             |
|                                        | <a href="#">Durable medical equipment</a> | 20% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                        |
|                                        | <a href="#">Hospice services</a>          | 20% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                        |
| If your child needs dental or eye care | Children's eye exam                       | No charge; <a href="#">deductible</a> does not apply                                                                                    | Not covered                                        | Limited to 1 visit per year.                                                                                                                                                                                                                  |
|                                        | Children's glasses                        | No charge; <a href="#">deductible</a> 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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .) |                                                                                                                               |                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Abortion (Except in cases of rape, incest, or when the life of the member is endangered)</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>   | <ul style="list-style-type: none"> <li>Dental care (Adult)</li> <li>Dental care (Children)</li> <li>Long-term care</li> </ul> | <ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul> |

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Acupuncture (Limited to 12 visits per year)
- Chiropractic care (Limited to 12 visits per year)
- Hearing aids (Limited to 1 hearing aid per hearing impaired ear up to \$2,500 every 48 months for members aged 21 and under.)
- Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)
- Private-duty nursing (Limited to 90 visits per year)
- Routine foot care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter Health at 1-833-543-3145 (TTY 711); Ohio Department of Insurance, 50 West Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, Phone:1-800-686-1526; 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](http://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 [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Ohio Department of Insurance, 50 West Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, Phone:1-800-686-1526.

**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 the Minimum Value Standards? Not Applicable**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-543-3145 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-543-3145 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-543-3145 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-543-3145 (TTY 711).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

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

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,500        |
| <a href="#">Copayments</a>        | \$30           |
| <a href="#">Coinsurance</a>       | \$1,700        |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$3,290</b> |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$900          |
| <a href="#">Copayments</a>        | \$1,000        |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$1,920</b> |

### Mia's Simple Fracture

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

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

This EXAMPLE event includes services like:

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

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,500        |
| <a href="#">Copayments</a>        | \$300          |
| <a href="#">Coinsurance</a>       | \$100          |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,900</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>English:</b>        | If you, or someone you're helping, have questions about any of the Ambetter Health offerings, 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're 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 1-833-543-3145 (TTY 711).                                                                                                                        |
| <b>Spanish:</b>        | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de alguno de los ofrecimientos de Ambetter 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 1-833-543-3145 (TTY 711).                                                                                        |
| <b>Haitian Creole:</b> | Si ou menm, oswa yon moun w ap ede, gen kesyon sou nenpòt sa Ambetter Health ofri yo, epi nou pa metrize 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 1-833-543-3145 (TTY 711).                                                                                                                                      |
| <b>Ukrainian:</b>      | Якщо у вас або особи, якій ви допомагаєте, виникли запитання щодо будь-яких пропозицій Ambetter Health, але ви чи ця особа не володієте англійською мовою, ви маєте право отримати допомогу та інформацію своєю мовою безкоштовно й своєчасно. Якщо у вас або особи, якій ви допомагаєте, є вади слуху або зору, які заважають спілкуванню, ви маєте право отримати допоміжні засоби та послуги безкоштовно й своєчасно. Щоб отримати переклад або додаткові послуги, зв'яжіться зі Службою обслуговування учасників за номером 1-833-543-3145 (TTY 711).                                                                                                                 |
| <b>Nepali:</b>         | यदि तपाईं स्वयं वा तपाईंले मदद गरिरहनुभएको कोही व्यक्तिसँग Ambetter Health सँग सम्बन्धित प्रश्नहरू छन् र तपाईं दुवै अंग्रेजीमा निपुण हुनुहुन्न भने तपाईंसँग निःशुल्क रूपमा र समयमै आफ्नो भाषामा मदद र जानकारी प्राप्त गर्ने अधिकार छ। यदि तपाईं वा तपाईंले मदद गरिरहनुभएको व्यक्तिसँग सञ्चारमा बाधा पुऱ्याउने श्रवण र/वा दृश्यसम्बन्धी समस्या छ भने तपाईंसँग निःशुल्क रूपमा र समयमै सहायक उपकरण र सेवाहरू प्राप्त गर्ने अधिकार छ। अनुवाद वा सहायक सेवाहरू प्राप्त गर्न कृपया 1-833-543-3145 (TTY 711) मा सदस्य सेवाहरू लाई सम्पर्क गर्नुहोस्।                                                                                                                             |
| <b>Arabic:</b>         | إذا كان لديك أو لدى شخص تساعد أسئلة حول أي عرض من عروض Ambetter Health، ولم تكن تجيد التحدث باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت تعاني أنت أو أي شخص تساعد، 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 بخدمات الأعضاء على 1-833-543-3145 (TTY 711).                                                                                                                                                                                                                 |
| <b>Somali:</b>         | Haddii adiga, ama qof aad caawinaysaa, uu qabto su'aalo ku saabsan mid ka mid ah waxyaabaha ay bixiso Ambetter Health, oo aanu si wanaagsan ugu hadal Ingiriisiga, waxaad xaq u leedahay inaad hesho caawimo iyo macluumaad ah luqaddaada oo aan kharash ahayn iyo wakhti habboon. Haddii adiga, ama qof aad caawinayso, aad qabtaan xaalado maqalka ah iyo/ama araga ah oo xanibta wada xidhiidhka, waxaad xaq u leedahay inaad hesho kaalmada wada xidhiidhka iyo adeegyada oo aan kharash kugu joogin qaab wakhti habboon ah. Si aad u hesho turjumaad iyo adeegyada kaalmada wada xidhiidhka, fadlan la xidhiidh Adeegyada Xubinta lambarka 1-833-543-3145 (TTY 711). |

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| <b>Russian:</b>     | Если у вас или у лица, которому вы помогаете, возникли вопросы о любых предложениях Ambetter 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, есть нарушения слуха или зрения, которые препятствуют коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников по телефону 1-833-543-3145 (TTY 711).                               |
| <b>Swahili:</b>     | Ikiwa wewe, au mtu unayemsaidia, ana maswali kuhusu yoyote ya matoleo ya Ambetter Health, na huelewi Kiingereza vizuri, una haki ya kupata usaidizi na maelezo kwa lugha yako bila kulipa ada yoyote na kwa wakati ufaao. Ikiwa wewe, au mtu unayemsaidia, ana tatizo la kusikia na/au la kuona ambalo linazuia mawasiliano, una haki ya kupata usaidizi na huduma za ziada bila kulipa ada yoyote na kwa wakati unaofaa. Ili kupata huduma za tafsiri au za ziada, tafadhali wasiliana na Huduma kwa Wanachama 1-833-543-3145 (TTY 711).                                                                                        |
| <b>French:</b>      | Si vous même ou une personne que vous aidez avez des questions à propos de l'une des offres d'Ambetter 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 les Services aux membres au 1-833-543-3145 (TTY 711).                 |
| <b>Kinyarwanda:</b> | Niba wowe, cyangwa undi muntu uri gufasha, mufite ibyo mwibaza kuri Ambetter Health, ndetse mukaba mutazi neza icyongereza, Ufite uburenganzira bwo guhabwa ubufasha n'amakuru mu rurimi rwawe nta kiguzi utanze ndetse ku gihe. Niba wowe, cyangwa undi muntu uri gufasha, afite uburwayi mu kumva na/cyangwa kureba bubangamiye itumanaho, ufite uburenganzira bwo guhabwa inyunganirangingo mu kumva na serivisi bijyanye nta kiguzi utanze ndetse ku gihe. Kugira ngo uhabwe ubusemuze cyangwa serivisi z'inyunganirangingo mu kumva, turagusabye vugana na Serivisi zishinzwe Umunyamuryango kuri 1-833-543-3145 (TTY 711). |
| <b>Uzbek:</b>       | Sizda yoki siz yordam berayotgan kimdirda Ambetter Health takliflaridan istalgan biri haqida savollar tug'lsa va ingliz tilini yaxshi bilmasangiz, o'z tilingizda bepul va o'z vaqtida yordam hamda axborot olish huquqiga egasiz. Sizda yoki siz yordam berayotgan kimdirda muloqotga xalal beradigan eshitish va/yoki ko'rish muammolari bo'lsa, qo'shimcha yordam va xizmatlardan bepul va o'z vaqtida foydalanish huquqiga egasiz. Tarjima yoki qo'shimcha xizmatlardan foydalanish uchun Mijozlarga xizmat bo'limiga quyidagi telefon raqami orqali murojaat qiling 1-833-543-3145 (TTY 711).                               |
| <b>Pashtu:</b>      | که تاسو یا هغه څوک چې تاسو ورسره مرسته کوئ چېد Ambetter Health په اړه پوښتنې لری او په انګلیسي ژبه کې مهارت نه لری نو تاسو حق لری چې په خپله ژبه کې وړیا او پر وخت مرسته او معلومات ترلاسه کړئ. که تاسو یا هغه څوک چې تاسو ورسره مرسته کوئ چې د اوریدو او/یا د لیدلو ستونزه لری چې د اړیکو مخه نیسي چې البته تاسو حق لری چې مرستندویه مرستې او خدمات په وړیا توګه او په وخت سره ترلاسه کړئ. مهرباني وکړئ چې د ژباړې یا مرستندویه خدماتو ترلاسه کولو لپاره د غړو خدماتو سره د 1-833-543-3145 (TTY 711) سره اړیکه ټینګه کړئ.                                                                                                       |
| <b>Vietnamese:</b>  | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về bất kỳ dịch vụ nào của Ambetter 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 1-833-543-3145 (TTY 711).                                                                           |
| <b>Tigrinya:</b>    | ባዕሎም ወይ ንሎም ዝሕግዝዎ ሰብ ብዛዕባ ኣብ ትሕቲ Ambetter Health ሕቶታት ኣንተ-ሃልዮም፡ ግን ከኣ ናይ ቋንቋ ኢንግሊዝኛ ብቐሳት ኣንድሕር ዝጎድሎም ኮይኑ፡ ኣገዝን ኣበሬታን ብቑዕታዎም፡ ብናግን ኣብ ትኽክለኛ ኣዋንን ክረኽቡ መሰል ኣለዎም። ባዕሎም ወይ ንሎም ዝሕግዝዎ ሰብ ክረዳዳሉ ዝፈቐዱ ናይ ምስማዕ ወይ ምርኣይ ፀገም ኣንተ-ሃልዮም፡ ብናግን ኣብ ሰዓቱን መስምዒ/መርኣዪ ኣገዛትን ኣገልግሎታትን ክረኽቡ መሰል ኣለዎም። ናይ ትርጉም ወይ ድማ መስምዒ/መርኣዪ ኣገዛት ንምርካብ፡ ቢዩዝኣም ምስ ናይ ኣባላት ኣገልግሎታት ብ 1-833-543-3145 (TTY 711) ይራኽቡ።                                                                                                                                                                                                                                                  |
| <b>Dari:</b>        | گر شما یا فردی که به او کمک می‌کنید درباره کدام یکی از خدمات Ambetter Health سوالات دارید و به زبان انگلیسی مسلط نیستید، حق دارید بصورت رایگان و در زمان مناسب، کمک و معلومات را به زبان خود دریافت کنید. اگر شما یا فردی که به او کمک می‌کنید دچار مشکل شنوایی و/یا بینایی هستید که مانع از برقراری ارتباط می‌شود، این حق را دارید که وسایل و خدمات کمکی را بصورت رایگان و در زمان مناسب دریافت کنید. برای دریافت خدمات ترجمه یا خدمات کمکی، لطفاً با خدمات اعضا به شماره 1-833-543-3145 تماس بگیرید.                                                                                                                           |