



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/en/in/2026-brochures.html> or call 1-877-687-1182 (TTY 1-800-743-3333). 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 1-877-687-1182 (TTY 1-800-743-3333) to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                                          | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$3,000 individual / \$6,000 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> : \$7,400 individual / \$14,800 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/en/in/fin dadoc">https://ambetterhealth.com/en/in/fin dadoc</a> or call 1-877-687-1182 (TTY 1-800-743-3333) 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        | \$40 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                | Not covered                                        | Covered No Limit.                                                                                                                                                                                                                                                             |
|                                                                                                                  | <a href="#">Specialist</a> visit                        | \$80 <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)     | 40% <a href="#">Coinsurance</a> for laboratory & professional services<br>40% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging<br>40% <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)                            | 40% <a href="#">Coinsurance</a>                                                                                                                                                                                                                                              | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                        |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug</a> | Generic drugs                                           | Tier 1a - Preferred Generic Retail: \$20 <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.                                                   |

| 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) |                                                                                                                                                                                                                             |
| <a href="https://ambetterhealth.com/en/in/2026formulary">coverage</a> is available at <a href="https://ambetterhealth.com/en/in/2026formulary">https://ambetterhealth.com/en/in/2026formulary</a> |                                                            | Tier 1b - Generic Retail: \$20 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply |                                                    |                                                                                                                                                                                                                             |
|                                                                                                                                                                                                   | Preferred brand drugs                                      | Tier 2 - Retail: \$40 <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: \$80 <a href="#">Copay</a> / prescription                                                     | Not covered                                        |                                                                                                                                                                                                                             |
|                                                                                                                                                                                                   | <a href="#">Specialty drugs</a>                            | Tier 4 - Retail: \$350 <a href="#">Copay</a> / prescription                                                    | 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)             | 40% <a href="#">Coinsurance</a>                                                                                | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
|                                                                                                                                                                                                   | Physician/surgeon fees                                     | 40% <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>                        | 40% <a href="#">Coinsurance</a>                                                                                | 40% <a href="#">Coinsurance</a>                    | None                                                                                                                                                                                                                        |
|                                                                                                                                                                                                   | <a href="#">Emergency medical transportation</a>           | 40% <a href="#">Coinsurance</a>                                                                                | 40% <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>                                | \$60 <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)                         | 40% <a href="#">Coinsurance</a>                                                                                | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
|                                                                                                                                                                                                   | Physician/surgeon fees                                     | 40% <a href="#">Coinsurance</a>                                                                                | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                      |
| If you need mental health, behavioral health, or substance                                                                                                                                        | Outpatient services                                        | Office Visit: \$40 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply;                   | 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                                                                    |

| 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) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| abuse services                                                 |                                           | Other Outpatient Services: 40% <a href="#">Coinsurance</a>                                                                              |                                                    | prior authorization.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                | Inpatient services                        | 40% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| If you are pregnant                                            | Office visits                             | \$40 <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 | 40% <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     | 40% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | 40% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Limited to 100 visits per year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                                | <a href="#">Rehabilitation services</a>   | Outpatient: \$40 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 40% <a href="#">Coinsurance</a> | Not covered                                        | Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech and occupational therapy); limited to 20 visits per year for pulmonary rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Limited to 60 days per year                                                                                                                                    |

| 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) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                        |                                           |                                                                                                                                         |                                                    | (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                        | <a href="#">Habilitation services</a>     | Outpatient: \$40 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 40% <a href="#">Coinsurance</a> | Not covered                                        | Outpatient: Prior authorization may be required. Limited to 60 combined visits per year (20 visits each for outpatient physical, speech and occupational therapy); limited to 20 visits per year for pulmonary rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year (includes day rehabilitation therapy services provided on an outpatient basis). Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|                                        | <a href="#">Skilled nursing care</a>      | 40% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Limited to 90 days per year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                        | <a href="#">Durable medical equipment</a> | 40% <a href="#">Coinsurance</a>                                                                                                         | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                        | <a href="#">Hospice services</a>          | 40% <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 [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)**

- Abortion (Unless the abortion is permitted under Indiana Code 16-34-2-1, or as required by applicable law.)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

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

- Chiropractic care (Limited to 12 visits per year)
- Private-duty nursing (Must be provided as part of [home health care](#); limited to 82 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 1-877-687-1182 (TTY 1-800-743-3333); Indiana Department of Insurance, 311 West Washington Street, Indianapolis, IN, 46204, Phone: 1-800-622-4461; 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: Indiana Department of Insurance, 311 West Washington Street, Indianapolis, IN, 46204, Phone: 1-800-622-4461.

**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 1-877-687-1182 (TTY 1-800-743-3333).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1182 (TTY 1-800-743-3333).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1182 (TTY 1-800-743-3333).

Navajo (Dine): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-687-1182 (TTY 1-800-743-3333).

*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> | \$3,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$80    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 40%     |

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> | \$3,000 |
| <a href="#">Copayments</a>  | \$50    |
| <a href="#">Coinsurance</a> | \$2,800 |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$5,910</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> | \$3,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$80    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 40%     |

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>  | \$1,100 |
| <a href="#">Coinsurance</a> | \$0     |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$2,020</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> | \$3,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$80    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 40%     |
| ■ Other <a href="#">coinsurance</a>                             | 40%     |

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> | \$2,100 |
| <a href="#">Copayments</a>  | \$400   |
| <a href="#">Coinsurance</a> | \$0     |

| What isn't covered                |                |
|-----------------------------------|----------------|
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,500</b> |

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



|                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>English:</b>            | If you, or someone you are helping, have questions about Ambetter Health, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                                                         |
| <b>Spanish:</b>            | Si usted, o alguien a quien está ayudando, tiene preguntas acerca 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 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                                     |
| <b>Burmese:</b>            | အကယ်၍ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်ဦးသည် Ambetter Health အကြောင်းနှင့် ပတ်သက်၍ မေးခွန်းများ မေးလိုပြီး အင်္ဂလိပ်လို ကျွမ်းကျင်စွာ မပြောနိုင်ပါက၊ သင့်တွင် အကူအညီနှင့် အချက်အလက်များကို သင့်ဘာသာစကားဖြင့် အခကြေးငွေ ပေးစရာမလိုဘဲ အချိန်နှင့်တစ်ပြေးညီ ရယူပိုင်ခွင့်ရှိသည်။ အကယ်၍ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်ဦးသည် ဆက်သွယ်ရေးကို အဟန့်အတားဖြစ်စေသော အကြားအာရုံ နှင့်/သို့မဟုတ် အမြင်အာရုံနှင့် သက်ဆိုင်သော အခြေအနေတစ်ခုရှိပါက၊ သင့်တွင် အရန်အကူအညီများနှင့် ဝန်ဆောင်မှုများကို အခကြေးငွေ ပေးစရာမလိုဘဲ အချိန်နှင့်တစ်ပြေးညီ ရယူပိုင်ခွင့်ရှိသည်။ ဘာသာပြန် သို့မဟုတ် အရန်ဝန်ဆောင်မှုများကို လက်ခံရယူရန် 1-877-687-1182 (TTY 1-800-743-3333) ရှိ အဖွဲ့ဝင် ဝန်ဆောင်မှုများကို ဆက်သွယ်ပါ။ |
| <b>Chinese:</b>            | 如果您，或是您正在協助的對象，有關於 Ambetter Health 方面的問題，且不精通英語，您有權利免費並及時以您的母語獲幫助和訊息。如果您，或您正在協助的對象有聽力和/或視力上的問題，阻礙了溝通，您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務，請聯絡會員服務部，電話是 1-877-687-1182 (TTY 1-800-743-3333)。                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>German:</b>             | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter Health hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                           |
| <b>Pennsylvania Dutch:</b> | Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter Health, un sin net proficient in Englisch, du hoscht die Recht um Helf zu grieve un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu grieve un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzung odder Auxiliary Services zu grieve, sei so gut un ruff Member Services um 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                         |
| <b>Haitian Creole:</b>     | Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter Health, epi nou pa mètrize Anglè, nou gen dwa pou jwenn èd ak enfòmasyon nan lang nou gratis epi nan moman ki apwopriye a. Si ou menm, oswa yon moun w ap ede, gen yon pwoblèm pou tande ak/oswa yon pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis oksilyè gratis epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte Sèvis Manm yo nan 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                                                                      |
| <b>Arabic:</b>             | إذا كان لديك أو لدى شخص تساعدك أسئلة حول Ambetter Health، ولم تكن بارعاً باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعدك تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بخدمات الأعضاء على 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                                                                                                                                                  |

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| <b>Korean:</b>     | 귀하 또는 귀하의 도움을 받는 분이 Ambetter Health에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-877-687-1182 (TTY 1-800-743-3333) 번으로 가입자 서비스부에 연락해 주십시오.                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Vietnamese:</b> | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về 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 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                           |
| <b>French:</b>     | Si vous-même ou une personne que vous aidez avez des questions à propos 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 Services aux membres au 1-877-687-1182 (TTY 1-800-743-3333).                                                  |
| <b>Japanese:</b>   | ご自身やあなたが介護している他の人が、Ambetter Healthについてご質問をお持ちの場合、英語に自信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や、あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも、無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには、1-877-687-1182 (TTY 1-800-743-3333)のメンバーサービスにご連絡ください。                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Tagalog:</b>    | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter Health, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-877-687-1182 (TTY 1-800-743-3333). |
| <b>Punjabi:</b>    | ਜੇ ਤੁਸੀਂ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਦੇ Ambetter Health ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਅਤੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਮੁਹਾਰਤ ਨਹੀਂ ਰੱਖਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਦੇ ਅਤੇ ਸਮੇਂ ਸਿਰ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ, ਜਾਂ ਤੁਹਾਡੇ ਦੁਆਰਾ ਮਦਦ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਕਿਸੇ ਵਿਅਕਤੀ ਨੂੰ ਸੁਣਨ ਅਤੇ/ਜਾਂ ਦੇਖਣ ਸੰਬੰਧੀ ਕੋਈ ਸਮੱਸਿਆ ਹੈ, ਜੇ ਸੰਚਾਰ ਵਿੱਚ ਰੁਕਾਵਟ ਪਾਉਂਦੀ ਹੈ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਕ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਅਨੁਵਾਦ ਜਾਂ ਸਹਾਇਕ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 1-877-687-1182 (TTY 1-800-743-3333) 'ਤੇ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।                                           |
| <b>Yoruba:</b>     | Bí iwọ, tàbí ẹnikan tí iwọ ń ràn lówó, bá ní ìbẹ̀rẹ̀ nípa Ambetter Health, tí o kò sì mọ̀ èdè Gẹ̀ẹ̀sì sọ dárádára, o ní ẹ̀tọ́ láti rí ìrànlówó àti àlàyé gbà ní èdè ẹ̀rẹ̀ lófẹ́ẹ̀ àti ní àkókò tó yẹ. Bí iwọ, tàbí ẹnikan tí iwọ ń ràn lówó, bá ní ìṣòro ìgbọ̀rọ̀ àti/tàbí ìrírán tó ń dí ìbáraẹ̀nìsùrọ̀ lówó, o ní ẹ̀tọ́ láti gba àwọn ohun ìrànwọ̀ ìgbọ̀rọ̀ àti àwọn ịṣẹ̀ ìrànwọ̀ láìsánwọ̀ àti ní àkókò tó yẹ. Láti gba àwọn ịṣẹ̀ ìtumọ̀ èdè tàbí àwọn ịṣẹ̀ ìrànlówó, jọwọ̀ kàn sí Àwọn ịṣẹ̀ Ọmọ ẹgbẹ̀ ní 1-877-687-1182 (TTY 1-800-743-3333).                                                                                                    |
| <b>Thai:</b>       | หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter Health และไม่ชำนาญในการใช้ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-877-687-1182 (TTY 1-800-743-3333)                                                                                                                                       |