Coverage Period: 01/01/2026 – 12/31/2026 Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://ambetterhealth.com/en/ia/2026-brochures.html">https://ambetterhealth.com/en/ia/2026-brochures.html</a>, or call 1-833-919-3213 (TTY 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-919-3213 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your cost for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. Preventive care services, primary care, specialist, and urgent care visits, and certain prescription drugs are covered before you meet your deductible (see additional information below).	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
Are there other deductibles for specific services?	Yes, \$3,800 individual / \$7,600 family for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$10,500 individual / \$21,000 family. Not applicable for <u>out-of-network providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://ambetterhealth.com/en/ia/findadoc">https://ambetterhealth.com/en/ia/findadoc</a> or call 1-833-919-3213 (TTY 711) for a list of <a href="network providers">network providers</a> .	

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

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

		What You Will Pay		Limitations Everytisms 9 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	Primary care visit to treat an injury or illness	\$60 Copay / visit	Not covered	Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full.
provider's office or	Specialist visit	\$120 <u>Copay</u> / visit	Not covered	None
clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$65 Copay / visit for laboratory & professional services 50% Coinsurance for x-ray & diagnostic imaging 50% Coinsurance 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. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.
	Imaging (CT/PET scans, MRIs)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition  More information about prescription drug	Generic drugs	Tier 1a - Preferred Generic Retail: \$3 Copay / prescription Tier 1b - Generic Retail:	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5 times monthly cost-sharing amount.

	What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
coverage is available at		\$40 Copay / prescription		
https://ambetterhealth.c om/en/ia/2026formulary	Preferred brand drugs	Tier 2 - Retail: \$195 Copay / prescription	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30
•	Non-preferred brand drugs and Non-preferred generic drugs	Tier 3 - Retail: 45% <u>Coinsurance</u> ; subject to  Rx drug <u>deductible</u>	Not covered	days retail and up to 90 days through mail order. Mail orders are subject to 2.5 times monthly cost-sharing amount.
	Specialty drugs	Tier 4 - Retail: 50% Coinsurance; subject to Rx drug deductible	Not covered	Prior authorization may be required.  Prescription drugs are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Emergency room care	\$2500 <u>Copay</u> / visit (\$1250 <u>Copay</u> / visit for facility; \$1250 <u>Copay</u> / visit for physician fee)	\$2500 Copay / visit (\$1250 Copay / visit for facility; \$1250 Copay / visit for physician fee)	None
If you need immediate medical attention	Emergency medical transportation	50% <u>Coinsurance</u>	50% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <a href="network">network</a> ground/water ambulance <a href="provider">provider</a> , you may be subject to <a href="mailto:balance billing">balance billing</a> .
	<u>Urgent care</u>	\$65 Copay / visit	Not covered	None
If you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$60 Copay / visit; Other Outpatient Services: 50%	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner office visits do not require prior authorization.)

	What You Will Pay			Limitations Expontions & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Coinsurance			
	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you are pregnant	Office visits	\$60 <u>Copay</u> / visit	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine prenatal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery professional services	50% Coinsurance	Not covered	Prior authorization may be required. Costsharing does not apply for preventive	
	Childbirth/delivery facility services	50% Coinsurance	Not covered	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit.	
	Habilitation services	Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	<u>Durable medical equipment</u>	50% Coinsurance	Not covered	Prior authorization may be required. Covered	

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				No Limit.
	Hospice services 50% Coinsurance	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
16 1 11 1	Children's eye exam	No charge	Not covered	Limited to 1 visit per year.
If your child needs dental or eye care	Children's glasses	No charge	Not covered	Limited to 1 item per year.
	Children's dental check-up	Not covered	Not covered	None

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

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

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

- Dental care (Adult)
- Dental care (Children)
- Hearing aids
- 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
- Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)
- Private-duty nursing (On home and outpatient basis only (inpatient excluded))
- 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 1-833-919-3213 (TTY 711); Iowa State Insurance Division, 1963 Bell Avenue, Des Moines, Iowa, 50315; Phone: 1-800-735-2942; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Iowa Consumer Assistance Program at 1-800-735-2942; or Office of Personnel Management Multi-State Plan Program at <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: lowa State Insurance Division, 1963 Bell Avenue, Des Moines, Iowa, 50315; Phone: 1-800-735-2942. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact lowa Consumer Assistance Program at 1-800-735-2942.

# 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 1-833-919-3213 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-919-3213 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-919-3213 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-919-3213 (TTY 711).

To see examples of how this <u>plan</u> 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 Ha	ving a	a Baby
antha of	in note	varle pr	o notal a

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

The p	<u>an's</u> c	veral	l <u>dec</u>	uctib	e
Specia	<u>alist c</u>	<u>opayr</u>	<u>nent</u>		

■ Hospital (facility) coinsurance

**■** Other coinsurance

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a wellcontrolled condition)

■ The plan's	overall	<u>deductible</u>
--------------	---------	-------------------

■ Specialist copayment \$120 ■ Hospital (facility) coinsurance

**■** Other coinsurance

\$0

\$120

50%

50%

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>ded</u>	<u>uctible</u>
--	----------------

■ Specialist copayment \$120

■ Hospital (facility) coinsurance 50%

**■** Other coinsurance 50%

#### 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)

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

\$0

50%

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700
In this example, Peg would pay	:
Cost Sharing	
Deductibles*	\$0
Copayments	\$600
Coinsurance	\$4,400
What isn't cover	ed
Limits or exclusions	\$60
The total Peg would pay is	\$5,060

Total Example Cost	ψυ,000	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u> *	\$0	
Copayments	\$3,500	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions		
The total Joe would pay is	\$3,920	

\$2,800
\$0
\$1,100
\$900
\$0
\$2,000

The plan would be responsible for the other costs of these EXAMPLE covered services.

\$0

<sup>\*</sup>Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.



English:	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 1-833-919-3213 (TTY 711).
Spanish:	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 1-833-919-3213 (TTY 711).
Chinese:	如果您或您正在協助的對象對 Ambetter Health 所提供的任何服務有問題,且不精通英語,您有權利免費並及時以您的母語獲得幫助和訊資訊。如果您或您正在協助的對象有聽力和/或視力上的問題,阻礙了溝通,您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務,請聯絡會員服務部,電話是 1-833-919-3213 (TTY 711)。
Vietnamese:	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 1-833-919-3213 (TTY 711).
Serbo-Croatian:	Ako Vi, ili neko kome pomažete, imate pitanja u vezi sa Ambetter Health, a ne govorite engleski jezik, imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku. Ako Vi, ili neko kome pomažete, imate neki poremećaj sluha i/ili vida zbog kojeg je onemogućena komunikacija, imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge. Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1-833-919-3213 (TTY 711) da biste dobili usluge prevoda ili pomoćne usluge.
German:	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 1-833-919-3213 (TTY 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter Health، ولم تكن بارعًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعاني من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء على (711 CTY) 3213-919-833-1.
Lao:	້ຖາຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter Health, ແລະ ບໍ່ຊ່ຽວຊານພາສາ ອັງກິດ, ທ່ານມີສີດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີນໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປ ພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ ການບໍລິການສະມາຊິກ ໄດ້ທີ່ 1-833-919-3213 (TTY 711).
Korean:	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. 통역 또는 보조 서비스를 받으시려면 1-833-919-3213 (TTY 711)번으로 가입자 서비스부에 연락해주십시오.

# Hindi:

अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter Health से जुड़े प्रश्न हैं और आप दोनों अंग्रेज़ी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ़्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-833-919-3213 (TTY 711) पर सदस्य सेवाएं से संपर्क करें.

#### French:

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 1-833-919-3213 (TTY 711).

# Pennsylvania Dutch:

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 griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-833-919-3213 (TTY 711).

# Thai:

หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter Health และไม่ชำนาญในการใช้ ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่าง ทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็น อุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่าง ทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-833-919-3213 (TTY 711)

#### Tagalog:

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 pannikin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag ugnayan sa Mga Serbisyo para sa Miyembro sa 1-833-919-3213 (TTY 711).

# Karen:

နာ, မှတမ့်၊ ပှာလာနမာစားအီးတဂာ, မ့ါ်အိဉ်ဒီးတါ်သံကွင်္ဂ ဘဉ်ဃး Ambetter Health, ဒီး မ့ါ်တသံ့ဘဉ် အဲကလုံးကျိဉ်ဂုံးဂုံးအဃိ, နအိဉ်ဒီး တါ်ခွဲးတါ်ယာ်လ၊ ကဟုံးနှင့် တါ်မာစားဒီး တင်္ဂြာ်တါ်ကျိုးလ၊ နကျိဉ်တါ်ကတ်းခင်္ဂနဲ လ၊တလင်္ဂဘဉ် ကျိဉ်စ့ဒီး လ၊တါ်ဆာကတို၊ ဖုဉ်ကိာ်အပူးနှဉ်လီး. နာ, မဲ့တမ့်၊ ပှာလာနမာစားအီးတဂာ, အိဉ်ဒီး တင်္ဂြာတစ်ခဲ့တါအိဉ်သးဘဉ်ဃး တင်္ဂနဉ်ဟူတင်္ဂ ဒီး /မဲ့တမ့်၊ တင်္ကြာ လ၊အတြီဃာ် တြဲဆဲးကျဆဲးကျိုးအဃိ, နအိဉ်ဒီး တါခွဲးတါ်ယာလ၊ နကဒိးနှင့် တာ်မာစားဆီဉ်ထွဲဒီး တင်္ဂြာစားမာစားတစဉ် လ၊တလင်္ဂဘဉ် ကျိဉ်စ့ဒီး လ၊တါ်ဆာကတို၊ ဖုဉ်ကိာ်အပူးနှဉ်လီး. ဒ်သိနကဒိးနှင့် တင်္ဂကတိးကျိုးထံ မဲ့တမ့်၊ တပ်မာစားဆီဉ်ထွဲ အတဂ်ဖီးတပ်မာတဖဉ်အင်္ဂါ ဝံသးစူး ဆဲးကျိုး ဆူ တပ်မာစား ကရူဖြစ် 1-833-919-3213 (TTY 711) နှဉ်တက္ခု.

# Russian:

Если у вас или у лица, которому вы помогаете, возникли какие либо вопросы о программе страхования 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, наблюдается какое либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-833-919-3213 (ТТҮ 711).