



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/ok/2026-brochures.html> or call 1-833-492-0679 (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 1-833-492-0679 (TTY 711) to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                         | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | <a href="#">Network providers</a> : \$0 Individual / \$0 Family.<br><a href="#">Out-of-network providers</a> : \$0 Individual / \$0 Family.                                                     | See the Common Medical Events chart below for your cost for services this <a href="#">plan</a> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. There is no <a href="#">deductible</a> .                                                                                                                                                   | 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> ? | Not Applicable.                                                                                                                                                                                 | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Not Applicable.                                                                                                                                                                                 | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="https://ambetterhealth.com/en/ok/fi/ndadoc">https://ambetterhealth.com/en/ok/fi/ndadoc</a> or call 1-833-492-0679 (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. |
| 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> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| Common Medical Event                                                                                                                                                                                                                                                                                      | Services You May Need                                     | What You Will Pay                                                                                                                                                                                          |                                                                                                                                                                                                            | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                           |                                                           | Indian Health Care Provider (IHCP)<br>(You will pay the least)                                                                                                                                             | Non-IHCP Provider<br>(You will pay the most)                                                                                                                                                               |                                                                                                                                                                                                                                                                              |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>                                                                                                                                                                                                                             | Primary care visit to treat an injury or illness          | No charge                                                                                                                                                                                                  | No charge                                                                                                                                                                                                  | 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="#">Specialist</a> visit                          | No charge                                                                                                                                                                                                  | No charge                                                                                                                                                                                                  | None                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                           | <a href="#">Preventive care/screening/immunization</a>    | No charge                                                                                                                                                                                                  | No charge                                                                                                                                                                                                  | 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.                                                                                    |
| <b>If you have a test</b>                                                                                                                                                                                                                                                                                 | <a href="#">Diagnostic test</a> (x-ray, blood work)       | No charge for laboratory & professional services<br>No charge for x-ray & diagnostic imaging<br>No charge for laboratory & professional services and x-ray & diagnostic imaging at other places of service | No charge for laboratory & professional services<br>No charge for x-ray & diagnostic imaging<br>No charge for laboratory & professional services and x-ray & diagnostic imaging at other places of service | 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)                              | No charge                                                                                                                                                                                                  | No charge                                                                                                                                                                                                  | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                       |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="https://ambetterhealth.com/en/ok/2026formulary">prescription drug coverage</a> is available at <a href="https://ambetterhealth.com/en/ok/2026formulary">https://ambetterhealth.com/en/ok/2026formulary</a> | Generic drugs                                             | Tier 1a - Preferred Generic Retail: No charge<br>Tier 1b - Generic Retail: No charge                                                                                                                       | 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.                                                                                                                              |
|                                                                                                                                                                                                                                                                                                           | Preferred brand drugs                                     | Tier 2 - Retail: No charge                                                                                                                                                                                 | 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.                                                                                                                              |
|                                                                                                                                                                                                                                                                                                           | Non-preferred brand drugs and Non-preferred generic drugs | Tier 3 - Retail: No charge                                                                                                                                                                                 | Not covered                                                                                                                                                                                                |                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                                                                                           | <a href="#">Specialty drugs</a>                           | Tier 4 - Retail: No charge                                                                                                                                                                                 | Not covered                                                                                                                                                                                                | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30                                                                                                                                                                                |

| Common Medical Event                                                      | Services You May Need                            | What You Will Pay                                              |                                              | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                                  | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                           |                                                  |                                                                |                                              | days retail and up to 30 days through mail order.                                                                                                                                                                                                                                                                                                                                                                                             |
| If you have outpatient surgery                                            | Facility fee (e.g., ambulatory surgery center)   | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                           | Physician/surgeon fees                           | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                        |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | No charge                                                      | No charge                                    | None                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                           | <a href="#">Emergency medical transportation</a> | No charge                                                      | No charge                                    | 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</a> water ambulance <a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> .                                                                                                                       |
|                                                                           | <a href="#">Urgent care</a>                      | No charge                                                      | No charge                                    | None                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)               | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                           | Physician/surgeon fees                           | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                        |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | No charge                                                      | No charge                                    | 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                               | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                        |
| If you are pregnant                                                       | Office visits                                    | No charge                                                      | No charge                                    | 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. |

| Common Medical Event                                           | Services You May Need                     | What You Will Pay                                              |                                               | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                |                                           | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most)  |                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                |                                           |                                                                |                                               | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).                                                                                                                                                                                                                                                                                                                 |
|                                                                | Childbirth/delivery professional services | No charge                                                      | No charge                                     | 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     | No charge                                                      | No charge                                     |                                                                                                                                                                                                                                                                                                                                                                                                                  |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge                                                      | No charge                                     | Prior authorization may be required. Limited to 30 visits per year.                                                                                                                                                                                                                                                                                                                                              |
|                                                                | <a href="#">Rehabilitation services</a>   | Outpatient: No charge<br>Inpatient: No charge                  | Outpatient: No charge<br>Inpatient: No charge | Outpatient: Prior authorization may be required. Limited to a combined 25 visit limit for occupational, speech and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Limited to 30 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|                                                                | <a href="#">Habilitation services</a>     | Outpatient: No charge<br>Inpatient: No charge                  | Outpatient: No charge<br>Inpatient: No charge | Outpatient: Prior authorization may be required. Limited to a combined 25 visit limit for occupational, speech and physical therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Limited to 30 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|                                                                | <a href="#">Skilled nursing care</a>      | No charge                                                      | No charge                                     | Prior authorization may be required. Limited to 30 days per year.                                                                                                                                                                                                                                                                                                                                                |

| Common Medical Event                          | Services You May Need                     | What You Will Pay                                              |                                              | Limitations, Exceptions, & Other Important Information |
|-----------------------------------------------|-------------------------------------------|----------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------|
|                                               |                                           | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) |                                                        |
|                                               | <a href="#">Durable medical equipment</a> | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit. |
|                                               | <a href="#">Hospice services</a>          | No charge                                                      | No charge                                    | Prior authorization may be required. Covered No Limit. |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | No charge                                                      | No charge                                    | Limited to 1 visit per year.                           |
|                                               | Children's glasses                        | No charge                                                      | No charge                                    | 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 when the life of the member is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> </ul>                            | <ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Dental care (Children)</li> <li>Infertility treatment</li> </ul> | <ul style="list-style-type: none"> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</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 <a href="#">plan</a> document.)                                              |                                                                                                                                                                   |                                                                                                                                                                                          |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>Chiropractic care</li> <li>Dental care (Adult-visit &amp; item limits apply per year. \$1,000 annual dollar limit per year per person.)</li> </ul> | <ul style="list-style-type: none"> <li>Hearing aids (Limited to 1 per ear every 4 years)</li> <li>Private-duty nursing (Limited to 85 visits per year)</li> </ul> | <ul style="list-style-type: none"> <li>Routine eye care (Adult-one visit, one frame, and one pair of lenses. Dollar allowances apply to hardware.)</li> <li>Routine foot care</li> </ul> |  |

**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 of Oklahoma at 1-833-492-0679 (TTY 711); Oklahoma Insurance Department, 400 NE 50th St., Oklahoma City, OK 73105, Phone: 800-522-0071; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Oklahoma Consumer Assistance Program at 1-800-522-0071; 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: Oklahoma Insurance Department, 400 NE 50th St., Oklahoma City, OK 73105, Phone: 800-522-0071. Additionally, a consumer assistance

program can help you file your [appeal](#). Contact Oklahoma Consumer Assistance Program at 1-800-522-0071.

**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 1-833-492-0679 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-492-0679 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-492-0679 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-833-492-0679 (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> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

#### 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>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| Limits or exclusions              | \$0        |
| <b>The total Peg would pay is</b> | <b>\$0</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> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

#### 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>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| Limits or exclusions              | \$0        |
| <b>The total Joe would pay is</b> | <b>\$0</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> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

#### 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>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| Limits or exclusions              | \$0        |
| <b>The total Mia would pay is</b> | <b>\$0</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 of Oklahoma, 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 1-833-492-0679 (TTY 711).                                                                                                                                         |
| <b>Spanish:</b>    | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711).                                                                                                                     |
| <b>Vietnamese:</b> | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711).                                                                                                                                         |
| <b>Chinese:</b>    | 如果您，或是您正在協助的對象，有關於 Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711)。                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Korean:</b>     | 귀하 또는 귀하의 도움을 받는 분이 Ambetter of Oklahoma에 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 1-833-492-0679 (TTY 711)번으로 가입자 서비스부에 연락해주시시오.                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>German:</b>     | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711).                                                                                                           |
| <b>Arabic:</b>     | إذا كان لديك أو لدى شخص تساعدك أسئلة حول Ambetter of Oklahoma، 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 1-833-492-0679 (TTY 711).                                                                                                                                                                                                                                  |
| <b>Burmese:</b>    | အကယ်၍ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်ဦးသည် Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711) ရှိ အဖွဲ့ဝင် ဝန်ဆောင်မှုများကို ဆက်သွယ်ပါ။ |



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|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Hmong:</b>    | Yog tias koj, los sis ib tug neeg twg uas koj tab tom muab kev pab, muaj cov lus nug hais txog Ambetter of Oklahoma, thiab tsis paub lus Askiv zoo heev, koj muaj cai tau txais kev pab thiab tej ntaub ntawv qhia paub ua koj hom lus yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Yog tias koj, los sis ib tug neeg twg uas koj tab tom pab, muaj tsos mob txog kev hnov lus thiab/los sis kev pom kev uas cuam tshuam txog kev sib txuas lus, koj muaj cai kom tau txais cov kev pab thiab cov kev pab cuam ntxiv yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Txhawm rau kom tau txais cov kev pab cuam txhais ntawv los sis kev pab ntxiv, thov tiv tauj Member Services (Cov Chaw Muab Kev Pab Cuam Tswv Cuab) tau ntawm 1-833-492-0679 (TTY 711). |
| <b>Tagalog:</b>  | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter of Oklahoma, 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 1-833-492-0679 (TTY 711).                                                                                                                                     |
| <b>French:</b>   | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of Oklahoma 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 1-833-492-0679 (TTY 711).                                                                                                                                                                                      |
| <b>Laotian:</b>  | ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter of Oklahoma, ແລະ ບໍ່ຊ່ຽວຊານພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍລິການສະມາຊິກ) ໄດ້ທີ່ 1-833-492-0679 (TTY 711).                                                                                                                                                                                                                              |
| <b>Thai:</b>     | หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter of Oklahoma และไม่ชำนาญในการใช้ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-833-492-0679 (TTY 711)                                                                                                                                                                                                                                                                           |
| <b>Urdu:</b>     | اگر آپ، یا جس کی آپ مدد کر رہے ہیں وہ Ambetter of Oklahoma کے بارے میں سوالات کرنا چاہتے ہیں، اور وہ انگریزی میں ماہر نہیں ہیں، تو آپ کو اپنی زبان میں بلا معاوضہ اور بروقت مدد اور معلومات حاصل کرنے کا حق ہے۔ اگر آپ، یا جس کی آپ مدد کر رہے ہیں، انہیں سماعت اور/یا بصارت میں کوئی پریشانی درپیش ہے جس سے مواصلت میں رکاوٹ پیدا ہوتی ہے، تو آپ کو مفت اور بروقت معاون امداد اور خدمات حاصل کرنے کا حق ہے۔ ترجمہ یا معاون خدمات حاصل کرنے کے لیے، براہ کرم 1-833-492-0679 (TTY 711) پر ممبر سروسز سے رابطہ کریں۔                                                                                                                                                                                                                                                                 |
| <b>Cherokee:</b> | EJ h̃t̃ T̃ãw̃, D̃s̃ YGT̃ AD̃ S̃r̃w̃õw̃õ D̃õs̃r̃, ÕṼL̃ID̃ ÕS̃L̃W̃ Õr̃J̃C̃: DL̃õᵛ̃ᵛ̃_SAD, D̃s̃ SG̃W̃õĩõS̃ ᵛ̃õᵛ̃ Db̃ẽᵛ̃ Ambetter of Oklahoma, T̃ãw̃ ÕṼL̃ID̃ Z̃d̃ D̃J̃õỹ ᵛ̃r̃ᵛ̃ DYD̃ D̃õs̃r̃ D̃s̃ S̃l̃õJ̃ᵛ̃ EJ T̃ãw̃ TẼl̃T̃õᵛ̃ ᵛ̃õh̃C̃ ᵛ̃ᵛ̃ d̃EG̃G̃J̃ D̃s̃ EJ̃ ã TG̃ᵛ̃h̃ᵛ̃ DẼᵛ̃J̃C̃. EJ̃ h̃t̃ T̃ãw̃, D̃s̃ YGT̃ AD̃ S̃r̃w̃õw̃õ D̃õs̃r̃, ÕṼL̃ID̃ Z̃d̃ D̃S̃ᵛ̃ᵛ̃ D̃s̃/D̃s̃ J̃h̃G̃õL̃õᵛ̃ ᵛ̃ᵛ̃ ᵛ̃ᵛ̃ DW̃r̃ᵛ̃ Õᵛ̃d̃ET, T̃ãw̃ ÕṼL̃ID̃ Z̃d̃ D̃J̃õỹ ᵛ̃r̃ᵛ̃ ᵛ̃ᵛ̃ᵛ̃ D̃4̃ᵛ̃ D̃õs̃r̃ D̃s̃ Õᵛ̃ṼWh̃ ᵛ̃õh̃C̃ ᵛ̃ᵛ̃ d̃EG̃G̃J̃ D̃s̃ EJ̃ ã TG̃ᵛ̃h̃ᵛ̃ DẼᵛ̃J̃C̃. ᵛ̃r̃ᵛ̃ ᵛ̃ᵛ̃ᵛ̃ D̃l̃õᵛ̃ D̃s̃ D̃4̃ᵛ̃ Õᵛ̃ṼWh̃, DW̃r̃ᵛ̃ DR̃h̃ᵛ̃ B̃Q̃ Õᵛ̃ṼWh̃ ᵛ̃õh̃C̃ 1-833-492-0679 (TTY 711).                                                                                |
| <b>Persian:</b>  | اگر شما یا فردی که دارید به او کمک می‌کنید، سؤالی درباره Ambetter of Oklahoma دارید، و انگلیسی نمی‌دانید، حق دارید کمک و اطلاعات را به زبان خودتان به رایگان و به موقع دریافت کنید. اگر شما یا فردی که دارید به او کمک می‌کنید مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت می‌کند، حق دارید کمک‌ها و خدمات امدادی را به زبان خودتان به رایگان و به موقع دریافت کنید. برای دریافت کمک‌ها و خدمات امدادی لطفاً با خدمات اعضا به شماره 1-833-492-0679 (TTY 711) تماس بگیرید.                                                                                                                                                                                                                                                                                                |