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/sc/2026-brochures.html">https://ambetterhealth.com/en/sc/2026-brochures.html</a> or call 1-833-270-5443 (Relay 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 1-833-270-5443 (Relay 711) to request a copy.

| Important Questions  | Answers   | Why This Matters:   |
|--|---|---|
| What is the overall deductible?                                      | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$8,450 individual / \$16,900 family  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .   |
| Are there services covered before you meet your deductible?          | Yes. <u>Preventive care</u> services, primary care, specialist, and urgent care visits, and certain prescription drugs are covered before you meet your deductible (see additional information below).                        | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| Are there other deductibles for specific services?                   | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | For <u>network providers</u> : \$10,150 individual / \$20,300 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 limits</u> has been met.  |
| What is not included in the out-of-pocket limit?                     | <u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> doesn't cover.   | Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .   |
| Will you pay less if you use a <u>network provider</u> ?             | Yes. See <a href="https://ambetterhealth.com/en/sc/findadoc">https://ambetterhealth.com/en/sc/findadoc</a> or call 1-833-270-5443 (Relay 711) for a list of <a href="network">network</a> <a href="providers.">providers.</a> | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |

| 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.

| Common Medical Event  Services You May Need  Non-IHCP In-Network Provider (HCP) (You will pay the least)  Primary care visit to treat an injury or illness  If you visit a health care provider's office or clinic  Freventive care/screening/ immunization  No charge  Diagnostic lest (x-ray, blood work)  If you have a test  If you have a test  Indian Health Care Provider (You will pay more) (HCP) (You will pay the least)  Non-IHCP Out-of-Network Provider (You will pay the most)  Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full, deductible does not apply  Not covered Specialist visit  No charge  Specialist visit  No charge  No charge: deductible does not apply  No charge: deductible does not apply  Not covered Specialist visit  Not covered Specialist visit Specialist visit  Not covered Specialist visit Specialist Vis | What You Will Pay      |                    |   |  |   |  |  |
|--|------------------------|--------------------|---|--|---|--|--|
| Primary care visit to treat an injury or illness   No charge   S40 Copay / visit; deductible does not apply   Not covered   No   |                        |                    | Health Care<br>Provider<br>(IHCP)<br>(You will<br>pay the | Network Provider   | Out-of-<br>Network<br>Provider<br>(You will pay |  |  |
| Specialist visit   No charge   Specialist visit   No charge   Specialist visit   Specialist visit   No charge   Specialist visit   Specialist visit   No charge   Specialist visit   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  | lf you visit a health  | treat an injury or |   | deductible does not  | Not covered                                     | Ambetter's designated telehealth <u>provider</u> covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. <u>Cost sharing</u> waived at non-IHCP with IHCP  |  |
| No charge   No charge   No charge   No charge   Not covered   Not covered   Prior authorization   No charge   Prior authorization   Not covered   Prior authorization   Prior authorization   Prior authorization   Prior authorization   Prior authorization may be required. Covered   Prior authorization may    | care <u>provider's</u> | Specialist visit   | No charge   | deductible does not  | Not covered                                     |  |  |
| If you have a test  Diagnostic test (x-ray, blood work)  Diagnostic test (x-ray, blood work)  Diagnostic test (x-ray, blood work)  No charge  No coinsurance for x-ray, blood work)  Not covered that requires prior authorization will result in a denial of  |                        | care/screening/    | No charge   | <u> </u>   | Not covered                                     | preventive. Ask your provider if the services needed   |  |
| laboratory & referral.  professional services and x-ray & diagnostic   | If you have a test     |                    | No charge   | deductible does not apply for laboratory & professional services  50% Coinsurance for x-ray & diagnostic imaging  50% Coinsurance for laboratory & professional services | 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. Cost sharing waived at non-IHCP with IHCP |  |

|   |   | What You Will Pay   |  |   |   |  |
|---|---|---|--|---|---|--|
| Common Medical<br>Event   | Services You May<br>Need  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more)  | Non-IHCP Out-of- Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important<br>Information   |  |
|   |   |   | places of service  |   |   |  |
|   | Imaging (CT/PET scans, MRIs)  | No charge   | 50% Coinsurance  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |  |
| If you need drugs to treat your illness or condition  More information about prescription | Generic drugs   | No charge   | Tier 1a - Preferred Generic Retail: \$3 Copay / prescription; deductible does not apply Tier 1b - Generic Retail: \$30 Copay / prescription; deductible does not apply | 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 2.5x retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |  |
| drug coverage is available at   | Preferred brand drugs   | No charge   | Tier 2 - Retail: 45%<br>Coinsurance  | Not covered   | Prior authorization may be required. Prescription drugs   |  |
| https://ambetterheal<br>th.com/en/sc/2026fo<br>rmulary                                    | Non-preferred brand<br>drugs and Non-<br>preferred generic<br>drugs | No charge   | Tier 3 - Retail: 45%<br>Coinsurance  | Not covered   | are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral.   |  |
|   | Specialty drugs   | No charge   | Tier 4 - Retail: 50%<br>Coinsurance  | Not covered   | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. Cost sharing waived at non-IHCP with IHCP referral  |  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)                      | No charge   | 50% Coinsurance  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |  |
|   | Physician/surgeon fees  | No charge   | 50% Coinsurance  | Not covered   | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |  |
| If you need   | Emergency room  | No charge   | 50% Coinsurance  | 50%   | None Cost sharing waived at non-IHCP with IHCP  |  |

|   | What You Will Pay                  |   |   |  |   |
|---|------------------------------------|---|---|--|---|
| Common Medical<br>Event   | Services You May<br>Need           | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more)   | Non-IHCP<br>Out-of-<br>Network<br>Provider<br>(You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information   |
| immediate medical   | <u>care</u>                        |   |   | Coinsurance  | referral.   |
| attention   | Emergency medical transportation   | No charge   | 50% Coinsurance   | 50%<br>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="palance">balance</a> <a href="politiling">billing</a> . <a href="Cost sharing">Cost sharing</a> waived at non-IHCP with IHCP <a href="referral">referral</a> . |
|   | Urgent care                        | No charge   | \$50 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply                                       | Not covered  | None <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
| If you have a   | Facility fee (e.g., hospital room) | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| hospital stay   | Physician/surgeon fees             | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you need mental<br>health, behavioral<br>health, or<br>substance abuse<br>services | Outpatient services                | No charge   | Office Visit: \$40 Copay / visit; deductible does not apply; Other Outpatient Services: 50% Coinsurance | Not covered  | Prior authorization may be required. Covered No Limit. ( <u>Primary Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.) <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Inpatient services                 | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .   |
| If you are pregnant   | Office visits                      | No charge   | \$40 <u>Copay</u> / visit;<br><u>deductible</u> does not<br>apply                                       | Not covered  | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of   |

| What You Will Pay   |   |   |   |  |  |
|---|---|---|---|--|--|
| Common Medical<br>Event   | Services You May<br>Need                  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP<br>Out-of-<br>Network<br>Provider<br>(You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information  |
|   |   |   |   |  | services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Childbirth/delivery professional services | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the  |
|   | Childbirth/delivery facility services     | No charge   | 50% Coinsurance   | Not covered  | type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u>  |
|   | Home health care                          | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Limited to 60 visits per year. Cost sharing waived at non-IHCP with IHCP referral.  |
| If you need help<br>recovering or have<br>other special health<br>needs | Rehabilitation services                   | No charge   | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance  | Not covered  | Outpatient: Prior authorization may be required. Limited to 30 visits per year per therapy (occupational, physical and speech therapy); no limit applies for cardiac or pulmonary therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.  Inpatient: Prior authorization may be required. Covered No Limit.  Cost sharing waived at non-IHCP with IHCP referral. |
|   | Habilitation services                     | No charge   | Outpatient: 50% Coinsurance Inpatient: 50% Coinsurance  | Not covered  | Outpatient: Prior authorization may be required. Limited to 30 visits per year per therapy (occupational, physical and speech therapy); no limit applies for cardiac or pulmonary therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.  Inpatient: Prior authorization may be required. Covered  |

|  |                            |   | What You Will Pay                                       |  |   |  |
|--|----------------------------|---|---|--|---|--|
| Common Medical<br>Event                | Services You May<br>Need   | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-<br>Network Provider<br>(You will pay more) | Non-IHCP<br>Out-of-<br>Network<br>Provider<br>(You will pay<br>the most) | Limitations, Exceptions, & Other Important<br>Information   |  |
|  |                            |   |   |  | No Limit.   |  |
|  |                            |   |   |  | Cost sharing waived at non-IHCP with IHCP referral.   |  |
|  | Skilled nursing care       | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Limited to 60 days per year. Cost sharing waived at non-IHCP with IHCP referral.     |  |
|  | Durable medical equipment  | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |  |
|  | Hospice services           | No charge   | 50% Coinsurance   | Not covered  | Prior authorization may be required. Covered No Limit. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |  |
|  | Children's eye exam        | No charge   | No charge; deductible does not apply                    | Not covered  | Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral.  |  |
| If your child needs dental or eye care | Children's glasses         | No charge   | No charge; deductible does not apply                    | Not covered  | Limited to 1 item per year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .                            |  |
|  | Children's dental check-up | Not covered   | 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 (Children)
- Hearing aids
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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
- Dental care (Adult-visit & item limits apply per year. \$1,000 annual dollar limit per year per person.)
- Routine eye care (Adult-one visit, one frame, and one pair of lenses. Dollar allowances apply to hardware.)
- Routine foot care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter from Absolute Total Care at 1-833-270-5443 (Relay 711); South Carolina Department of Insurance, 1201 Main Street, Columbia, SC, 29201, Phone: 1-803-737-6180; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); 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="https://www.healthCare.gov">health Insurance Marketplace</a>. For more information about the <a href="https://www.healthCare.gov">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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: South Carolina Department of Insurance, 1201 Main Street, Columbia, SC, 29201, Phone: 1-803-737-6180.

### 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 1-833-270-5443 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-270-5443 (Relay 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-270-5443 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-270-5443 (Relay 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 Having a Baby

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$8,450 |
|---|---------|
| ■ Specialist copayment                        | \$90    |

■ Hospital (facility) coinsurance

**■** Other coinsurance

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

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

| The <u>plan's</u> | overall | <u>deductible</u> | \$8,450 |
|-------------------|---------|-------------------|---------|
|                   |         |                   |         |

■ Specialist copayment

■ Hospital (facility) coinsurance

**■** Other coinsurance

# **Mia's Simple Fracture**

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

|  | The <u>plan's</u> o | verall <u>deductible</u> | \$8,450 |
|--|---------------------|--------------------------|---------|
|--|---------------------|--------------------------|---------|

■ Specialist copayment \$90

■ 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

50%

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

50%

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost              | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: |          |
| Cost Sharing                    |          |
| <u>Deductibles</u>              | \$0      |
| Copayments                      | \$0      |
| Coinsurance                     | \$0      |
| What isn't covered              |          |
| Limits or exclusions            | \$0      |
| The total Peg would pay is      | \$0      |

| Total Example Cost                                   | \$5,600 |  |  |
|--|---------|--|--|
| In this example, Joe would pay:                      |         |  |  |
| Cost Sharing   |         |  |  |
| <u>Deductibles</u>                                   | \$0     |  |  |
| Copayments   | \$0     |  |  |
| Coinsurance  | \$0     |  |  |
| What isn't covered                                   |         |  |  |
| Limits or exclusions                                 | \$0     |  |  |
| The total Joe would pay is                           | \$0     |  |  |
| e from an UICD maniden an with UICD referred at a ne |         |  |  |

| \$2,800 |
|---------|
|         |
|         |
| \$0     |
| \$0     |
| \$0     |
|         |
| \$0     |
| \$0     |
|         |

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a referral from an IHCP your costs may be higher.



| If you, or someone you are helping, have questions about Ambetter from Absolute Total Care, 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 1-833-270-5443 (Relay 711).  |
|--|
| Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Absolute Total Care 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 1-833-270-5443 (Relay 711).  |
| Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Absolute Total Care 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 1-833-270-5443 (Relay 711).  |
| Se tiver dúvidas ou estiver a ajudar uma pessoa com dúvidas acerca do Ambetter from Absolute Total Care e não falar inglês, tem direito a obter ajuda e informações no seu idioma, sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem direito a receber equipamentos ou serviços de assistência, sem qualquer custo e de forma atempada. Para ter acesso a traduções ou a serviços de assistência, contacte os Serviços de Membros através do número 1-833-270-5443 (Relay 711).   |
| 如果您或您正在協助的對象對 Ambetter from Absolute Total Care 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 1-833-270-5443 (Relay 711)。   |
| Если у вас или у лица, которому вы помогаете, возникли какие либо вопросы о программе страхования Ambetter from Absolute Total Care, 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 1-833-270-5443 (Relay 711). |
| Якщо у вас або особи, якій ви допомагаєте, виникли запитання щодо плану Ambetter from Absolute Total Care, але ви чи ця особа не володієте англійською мовою, ви маєте право отримати допомогу та інформацію своєю мовою безкоштовно й своєчасно. Якщо у вас або особи, якій ви допомагаєте, є вади слуху або зору, які заважають спілкуванню, ви маєте право отримати допоміжні засоби та послуги безкоштовно й своєчасно. Щоб отримати переклад або додаткові послуги, зв'яжіться зі Службою обслуговування учасників за номером 1-833-270-5443 (Relay 711).   |
| જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from Absolute Total Care<br>વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ય કર્યા વિના અને સમયસર તમારી ભાષામાં<br>મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિ<br>શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંયારને અવરોધતી હોય, તો તમને કોઈ<br>ખર્ય કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા<br>સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, ફપા કરીને 1-833-270-5443 (Relay 711) પર સભ્યની સેવાઓનો સંપર્ક કરો.   |
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### Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from Absolute Total Care, 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 Tagalog: 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 1-833-270-5443 (Relay 711). Si vous même ou une personne que vous aidez avez des questions à propos d'Ambetter from Absolute Total Care 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 French: 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 1-833-270-5443 (Relay 711). Ikiwa wewe, au mtu unayemsaidia, ana maswali kuhusu Ambetter from Absolute Total Care, na huelewi Kiingereza vizuri, una haki ya kupata usaidizi na maelezo kwa lugha yako bila kulipa ada yoyote na kwa wakati ufaao. Ikiwa wewe, au mtu unayemsaidia, ana tatizo la kusikia na/au la kuona ambalo linazuia Swahili: mawasiliano, una haki ya kupata usaidizi na huduma za ziada bila kulipa ada yoyote na kwa wakati unaofaa. Ili kupata huduma za tafsiri au za ziada, tafadhali wasiliana na Huduma kwa Wanachama 1-833-270-5443 (Relay 711). Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Absolute Total Care 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 German: 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 1-833-270-5443 (Relay 711) 귀하 또는 귀하의 도움을 받는 분이 Ambetter from Absolute Total Care에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. Korean: 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 1-833-270-5443 (Relay 711)번으로 가입자 서비스부에 연락해주십시오. หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter from Absolute Total Care และไม่ชำนาญในการใช้ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมลในภาษาของคุณโดยไม่เสียค่า ใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เ Thai: ้ป็นอปสรรคต่อการสื่อสาร คณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-833-270-5443 (Relay 711) நீங்கள் அல்லது நீங்கள் உதவுகிற ஒருவருக்கு, Ambetter from Absolute Total Care பற்றி ஏதேனும் கேள்விகள் இருந்து, மேலும் ஆங்கிலத்தில் நிபுணத்துவம் இல்லாவிட்டால், உங்கள் மொழியில் உதவியும் தகவல்களும் இலவசமாகவும், தேவையான நேரத்தில் பெறும் உரிமை உங்களுக்கு உள்ளது. நீங்கள் அல்லது நீங்கள் உதவி செய்யும் ஒருவருக்கு, தொடர்புக்கு இடையூறாக இருக்கும் Tamil: செவிப்புலன் மற்றும்/அல்லது பார்வை கோளாறு இருந்தால், துணை உதவிகள் மற்றும் சேவைகளை இலவசமாகவும் சரியான நேரத்திலும் பெற உங்களுக்கு உரிமை உண்டு. மொழிபெயர்ப்பு அல்லது துணை சேவைகளைப் பெற, தயவுசெய்து உறுப்பினர் சேவைகள் ஐ 1-833-270-5443 (Relay 711) என்ற எண்ணில் தொடர்பு கொள்ளவும். Si ou menm, oswa yon moun w ap ede, gen kesyon sou Ambetter from Absolute Total Care, 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 **Haitian Creole:** pwoblèm pou wè ki pètibe kominikasyon nou, nou gen dwa pou resevwa asistans ak sèvis oksilyè gratis

epi nan moman ki apwopriye a. Pou resevwa sèvis tradiksyon oswa sèvis oksilyè yo, tanpri kontakte

Sèvis Manm yo nan 1-833-270-5443 (Relay 711).