

Basic HSA Plan

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 www.bakerhughesbenefits.com or call 1-866-244-3539. For general definitions of common terms, such as <u>allowed</u> amount, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf</u> or call 1-866-743-6549 to request a copy

copy.		
Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> *: \$3,250 Individual / \$6,500 Family Non- <u>Network</u> *: \$3,250 Individual / \$6,500 Family per calendar year. * <u>Deductibles</u> cross- apply	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> are covered before you meet your <u>deductible</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u>
Are there other <u>deductibles</u> for specific services?	No, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network provider</u> : \$6,500 Individual / \$13,000 Family For out-of- <u>network providers</u> : \$0 Individual / \$0 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	<u>Premiums, balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See www.myuhc.com or call 1-866-743- 6549 for a list of <u>network providers</u> .	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</u> <u>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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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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.

	Services You May Need	What You	ı Will Pay		
Common Medical Event		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Virtual visit - In <u>network</u> 0% co-ins after <u>deductible</u> by a Designated Virtual <u>Network Provider</u> . If you receive services in addition to office visit, additional <u>deductibles</u> or co-ins may apply. No virtual visit coverage for out- of- <u>network</u> .	
or clinic	<u>Specialist</u> visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	
	<u>Preventive</u> <u>care/screening</u> / immunization	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> for Sleep Studies or \$300 penalty.	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> or \$300 penalty.	

		What You	ı Will Pay	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network</u> <u>Provider</u> (You will pay the most)		
If you need drugs to	Generic Drugs (Tier 1)	Retail: \$10 <u>copay</u> Mail Order: \$25 <u>copay</u>	Retail: \$10 <u>copay</u>	<u>Copay</u> applies after <u>deductible</u> . Out-of- <u>Network</u> may be eligible for reduced reimbursement.	
treat your illness or condition More information	Preferred brand drugs (Tier 2)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> . Out-of- <u>Network</u> may be eligible for reduced reimbursement.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>www.caremark.com</u> <u>/bakerhughes</u>	Non-preferred brand drugs (Tier 3)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> . Out-of- <u>Network</u> may be eligible for reduced reimbursement.	
	<u>Specialty drugs</u> (Tier 4)	Retail: 30% <u>coinsurance</u> Mail Order: 30% <u>coinsurance</u>	Retail: 30% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> . 30 day supply only.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> for certain services or \$300 penalty.	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	\$100 <u>copay</u> then <u>coinsurance</u> after <u>deductible</u> .	
	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None	
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> or \$300 penalty.	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	

	Services You May Need	What You	ı Will Pay		
Common Medical Event		<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out-of- network for certain treatments, partial hospitalization/intensive outpatient treatment and Intensive Behavioral Therapy (ABA) or \$300 penalty. Cognitive Behavioral Therapy provided by AbleTo is covered at 100% no cost share for initial consultation; ongoing therapeutic treatments are payable at 100% after in network plan deductible is satisfied. EWS offers up to 5 visits per issue per year at no cost.	
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> for inpatient facility or \$300 penalty.	
	Office visits	20% coinsurance	40% coinsurance	Prior Authorization required out-of-	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	network for inpatient stays that exceed 48 hours for natural delivery or 96 hours	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	for cesarean or \$300 penalty. <u>Cost</u> <u>sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of service, a <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC. (i.e., ultrasound).	

		What You	ı Will Pay		
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 90 visits per calendar year combined for <u>Home Health Care</u> and Outpatient Private Duty Nursing. Pre- authorization required out-of- <u>network</u> for <u>Home Health Care</u> for certain services (skilled nursing by RN or LPN) or \$300 penalty.	
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 40 visits each per calendar year for Physical, Occupational and Speech Therapy. Pulmonary and Cardiac Rehabilitation therapy is unlimited.	
	Habilitation services	Not covered	Not covered	Habilitative Services are provided and limits are combined with Rehabilitation Services above.	
	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	60 days per calendar year. Pre- authorization required out-of- <u>network</u> or \$300 penalty.	
	<u>Durable medical</u> equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required for costs over \$1,000 out-of- <u>network</u> or will not be covered.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-authorization required out-of- <u>network</u> before admission for an inpatient stay in a hospice facility or \$300 penalty.	
	Children's eye exam	Not covered	Not covered	Child routine vision exam is not covered.	
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Child glasses are not covered.	
dental of cyc care	Children's dental check- up	Not covered	Not covered	Child dental check-up is not covered.	

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.)					
 Adult routine vision exam (i.e. refraction) Cosmetic Surgery Dental Care (Adult) Long-term care Weight loss programs 					
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
AcupunctureBariatric SurgeryChiropractic care	Hearing aidsInfertility treatment	 Non-emergency care when traveling outside the U.S. Private-duty nursing 			

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

https://www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov/</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights</u>: 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: 1-866-743-6549 or visit www.myuhc.com or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium</u> tax credit.

Does this plan meet the Minimum Value Standards? Yes

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:

About these Coverage Examples:



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

Peg is Having a (9 months of in- <u>network</u> pre- hospital deliver	natal care and a	Managing Joe's type 2 Diabetes (a year of routine in- <u>network</u> care of a well- controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
■ The <u>plan's</u> overall \$3,250 deductible		■ The <u>plan's</u> overall <u>deductible</u>	\$3,250	■ The <u>plan's</u> overall <u>deductible</u>	\$3,250
Specialist coinsurance	20%	Specialist coinsurance	20%	Specialist coinsurance	20%
■ Hospital (facility) 20%		Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%
• Other <u>coinsurance</u>	20%	■ Other <u>coinsurance</u>	20%	• Other <u>coinsurance</u>	20%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>pre-natal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		like: li Primary care physician office visits (including disease education) li Diagnostic tests (blood work) li		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost\$12,700		Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would	pay:	In this example, Joe would	pay:	In this example, Mia would J	pay:
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,250	<u>Deductibles</u>	\$3,250	<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$ 0
<u>Coinsurance</u>	\$1,900	<u>Coinsurance</u>	\$500	<u>Coinsurance</u>	\$70
What isn't covered		What isn't covere	ed	What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$ 0
The total Peg would pay is	\$5,210	The total Joe would pay is	\$3,770	The total Mia would pay is	\$2,570

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: <u>UHC_Civil_Rights@uhc.com</u> Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights <u>Grievance</u>. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>

Complaint forms are available at <u>http://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html</u>.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付 費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어 **(Korean)** 를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC) 에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدث ا**لعربية (Arabic)،** فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of) Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:**日本語 (Japanese)** を話される場合、無料の言語支援サービスをご利用いただけます。 本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC) に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شمار ه تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, निःशुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**កាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá sh**qq**dí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).