Coverage for: Individual/Family | Plan Type: PS1



UHC Choice Plus 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 netbenefits.com/unilever or call 1-855-756-2145. For general definitions of common terms, such as <u>allowed amount</u>, <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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-855-756-2145 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>Network</u> *: \$700 Individual / \$1,400 Individual +1 / \$2,100 Family Non- <u>Network</u> *: \$1,400 Individual / \$2,800 Individual +1 / \$4,200 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 <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 <u>deductible?</u>	Yes. <u>Preventive Care</u> and primary care services 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-carebenefits/</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> *: \$3,500 Individual / \$7,000 Individual +1 / \$7,500 Family For out-of- <u>network providers</u> *: \$5,500 Individual / \$11,000 Individual +1 / \$12,500 Family per calendar year *Out-of-pockets cross-apply	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</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain <u>pre-notification</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 1-855-756- 2145 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> .

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	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 or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> <u>deductible</u> does not apply	35% <u>coinsurance</u>	Virtual visit - In- <u>network</u> 20% <u>coinsurance</u> no <u>deductible</u> by a Designated Virtual <u>Network Provider</u> . No virtual visit coverage for out-of- <u>network</u> . If you receive services in addition to office visit, additional copays, <u>deductibles</u> , or coins may apply.	
	<u>Specialist</u> visit	20% <u>coinsurance</u> <u>deductible</u> does not apply	35% <u>coinsurance</u>	None	
	<u>Preventive</u> <u>care/screening</u> / immunization	No charge	35% <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>	35% <u>coinsurance</u>	Prior Authorization required out-of- network for Sleep Studies or \$500 penalty applies.	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None	

		What You	ı Will Pay		
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)	Limitations, Exceptions, & Other Important Information	
If you need drugs to	Generic Drugs (Tier 1)	Retail: \$10 <u>copay</u> Mail Order: \$20 <u>copay</u>	Retail: Not covered Mail Order: Not covered	Certain drugs require <u>prior authorization</u> and must be approved by CVS Caremark before the prescription is filled. Certain limitations may apply	
treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Preferred brand (Tier 2)	Retail: 30% <u>coinsurance</u> <u>deductible</u> does not apply Mail Order: 30% <u>coinsurance</u> <u>deductible</u> does not apply	Retail: Not covered Mail Order: Not covered	Retail - No minimum / \$90 maximum. Mail Order - No minimum / \$180 maximum. Certain limitations may apply.	
https://www.carem ark.com/	Non-preferred brand drugs (Tier 3)	Retail: 40% <u>coinsurance</u> <u>deductible</u> does not apply Mail Order: 40% <u>coinsurance deductible</u> does not apply	Retail: Not covered Mail Order: Not covered	Retail - No minimum / \$150 maximum. Mail Order - No minimum / \$300 maximum. Certain limitations may apply.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Prior Authorization</u> required out-of- <u>network</u> or \$500 penalty applies.	
	Physician/surgeon fees	20% <u>coinsurance</u>	35% coinsurance	None	
If you need immediate medical attention	Emergency room care Emergency medical	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None	
	transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None	
	<u>Urgent care</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	35% <u>coinsurance</u>	<u>Prior Authorization</u> required out-of- <u>network</u> or \$500 penalty applies.	
	Physician/surgeon fees	20% coinsurance	35% 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 <u>Provider</u> (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>	35% <u>coinsurance</u>	Prior Authorization required for certain treatments and Intensive Behavioral Therapy (ABA) out-of- <u>network</u> or \$500 penalty applies. Partial <u>Hospitalization</u> /Intensive Outpatient Treatment and Neurobiological and Autism Spectrum Disorders in- <u>network</u> - 20% <u>coinsurance</u> after <u>deductible</u> and out-of- <u>network</u> - 35% <u>coinsurance</u> after <u>deductible</u> . EWS is limited to 5 sessions per issue per calendar year.	
	Inpatient services	20% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Prior Authorization</u> required for inpatient facility out-of- <u>network</u> or \$500 penalty applies.	
If you are pregnant	Office visits	20% <u>coinsurance</u> <u>deductible</u> does not apply	35% <u>coinsurance</u>	Prior Authorization required out-of- network for inpatient stays that exceed	
	Childbirth/delivery professional services	20% coinsurance	35% coinsurance	48 hours for natural delivery or 96 hours for cesarean or \$500 penalty applies.	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for preventive services. Depending on the type of service, a <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)	

		What You	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	<u>Home health care</u>	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Limited to 120 visits per calendar year for <u>Home Health Care</u> . Limited to 120 visits per calendar year for Outpatient Private Duty Nursing. <u>Prior</u> <u>Authorization</u> required out-of- <u>network</u> for <u>Home Health Care</u> for certain services (skilled nursing by RN or LPN) or \$500 penalty applies.	
	Rehabilitation services	20% <u>coinsurance</u> <u>deductible</u> does not apply	35% <u>coinsurance</u>	Limited to 60 combined visits per calendar year for Cardiac Pulmonary, Occupational, Physical, Speech, Cognitive and Spinal Manipulation. Visit Limit does not apply to members with a behavioral diagnosis.	
needs	Habilitation services	Not covered	Not covered	Habilitation Services are not covered.	
	Skilled nursing care	20% coinsurance	35% <u>coinsurance</u>	Limited to 120 days per calendar year. <u>Prior Authorization</u> required out-of- <u>network</u> or \$500 penalty applies.	
	<u>Durable medical</u> equipment	20% <u>coinsurance</u>	35% <u>coinsurance</u>	Prior Authorization required out-of- network for DME over \$1,000 or \$500 penalty applies.	
	<u>Hospice services</u>	No charge	35% <u>coinsurance</u>	<u>Prior Authorization</u> required out-of- <u>network</u> before admission for an inpatient stay in a hospice facility or \$500 penalty applies.	
TC	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.	
ucinal of eye care	Children's dental check- up	Not covered	Not covered	Child dental check-up is not covered.	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover <u>services</u> .)	c (Check your policy or <u>plan</u> document for more i	nformation and a list of any other <u>excluded</u>		
 Adult routine vision exam (i.e. refraction) Cosmetic Surgery Dental Care (Adult) 	HabilitationLong-term care	 Non-emergency care when traveling outside the U.S. 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.)				
Acupuncture-12 visits per calendar yearBariatric Surgery-1 per lifetime	 Chiropractic care-60 visits per calendar year combined with other therapies Hearing aids-2 devices per 48 months 	 Infertility treatment Private-duty nursing-120 visits per calendar year 		

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: 1-855-756-2145 or visit www.welcometouhc.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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-756-2145. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-756-2145. Chinese (中文): 如果需要中文的帮助, **请拨打这个号码** 1-855-756-2145. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-756-2145.

-To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—

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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 Baby (9 months of in- <u>network</u> pre-natal care and a hospital delivery)		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 <u>deductible</u>	\$700	■ The <u>plan's</u> overall <u>deductible</u>	\$700	■ The <u>plan's</u> overall <u>deductible</u>	\$700
Specialist coinsurance	20%	■ Specialist coinsurance	20%	Specialist coinsurance	20%
■ Hospital (facility) <u>coinsurance</u>	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 serviceslike:Specialist office visits (pre-natal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic 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 Durable medical equipment (glucose meter)		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 pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$700	Deductibles	\$100	Deductibles	\$700
<u>Copayments</u>	\$10	Copayments	\$400	Copayments	\$10
Coinsurance	\$2,400	<u>Coinsurance</u>	\$1,100	<u>Coinsurance</u>	\$400
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$ 0
The total Peg would pay is	\$3,170	The total Joe would pay is	\$1,620	The total Mia would pay is	\$1,110

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).