




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, call 1-833-613-2262 (TTY 1-844-214-2471). 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 1-833-613-2262 (TTY 1-844-214-2471) to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$4,000 / individual or \$8,000 / family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> , primary care, <a href="#">specialist</a> , <a href="#">urgent care</a> office visits, generic drugs, and children's eye exams and glasses are covered (may require a copayment) before you meet your <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> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	Yes. \$400 for <a href="#">prescription drug coverage</a> (except generic drugs). There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$8,700 individual / \$17,400 family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain preauthorization for services and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="https://amerihealthcaritasnext.healthsparq.com/healthsparq/public/#/one/city=&amp;state=&amp;postalCode=&amp;country=&amp;insurerCode=ACNEXT_I&amp;br">https://amerihealthcaritasnext.healthsparq.com/healthsparq/public/#/one/city=&amp;state=&amp;postalCode=&amp;country=&amp;insurerCode=ACNEXT_I&amp;br</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.

Important Questions	Answers	Why This Matters:
	<a href="#">andCode=ACNEXT&amp;alphaPrefix=&amp;bcbsaProductId=&amp;productCode=NCEXv</a> or call 1-833-613-2262 for a list of <a href="#">network providers</a> .	
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> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or <a href="#">clinic</a>	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /office visit; <a href="#">deductible</a> does not apply.	Not covered	First three visits covered at no charge. Virtual Visits from AmeriHealth Caritas Next designated virtual care <a href="#">providers</a> covered in full, <a href="#">deductible</a> does not apply. Refer to the policy for more information about Virtual Care Services.
	<a href="#">Specialist</a> visit	\$100 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	None.
	<a href="#">Preventive care/screening</a> /immunization	No Charge	Not covered	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.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
	Imaging (CT/PET scans, MRIs)	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://client.formularynavigator.com">http://client.formularynavigator.com</a>	ACA tier (preventative drugs)	No Charge	Not covered	Covers up to a 30-day supply (retail subscription); 31-90 day supply (mail-order prescription). <a href="#">Copay</a> shown is per retail
	Preferred generic drugs	\$15 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not apply	Not covered	
	Non-preferred generic drugs	\$25 <a href="#">copay</a> /prescription; <a href="#">deductible</a> does not	Not covered	

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.insert.com].]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
<a href="http://www.insert.com/Search.aspx?siteCode=6186787868">www.insert.com/Search.aspx?siteCode=6186787868</a>		apply		prescription. Mail order <a href="#">copay</a> is 2.5 times retail <a href="#">copay</a> . <a href="#">Coinsurance</a> shown is for both retail and mail order prescriptions. Prior authorization / step therapy may be required.
	Preferred brand drugs	\$40 <a href="#">copay</a> /prescription after prescription drug <a href="#">deductible</a>	Not covered	
	Non-preferred brand drugs	40% after prescription drug <a href="#">deductible</a>	Not covered	
	<a href="#">Specialty drugs</a>	40% after prescription drug <a href="#">deductible</a>	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$750 <a href="#">copay</a> /visit after <a href="#">deductible</a>	\$750 <a href="#">copay</a> /visit after <a href="#">deductible</a>	<a href="#">Copay</a> or <a href="#">Coinsurance</a> amount due for each ER visit after satisfaction of the plan deductible amount. You pay the same level as In-network if it is an emergency as defined in your <a href="#">plan</a> , otherwise Not Covered.
	<a href="#">Emergency medical transportation</a>	40% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Prior authorization may be required for non-emergency situations.
	<a href="#">Urgent care</a>	\$100 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	Out of <a href="#">network Urgent Care</a> services are covered when network providers are temporarily unavailable or inaccessible and if the services are for an urgent condition as defined in your <a href="#">plan</a> , otherwise Not Covered.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
	Physician/surgeon fees	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
<b>If you need mental health, behavioral health, or substance</b>	Outpatient services	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit. (PCP and other practitioner visits do not require prior

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.insert.com].]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out of Network Provider (You will pay the most)	
abuse services				authorization).
	Inpatient services	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
If you are pregnant	Office visits	\$30 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	40% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	40% <a href="#">coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
	<a href="#">Rehabilitation services</a>	\$100 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. Combined 30 visits/year for physical/occupational therapy and chiropractic services. 30 visits/year for speech therapy.
	<a href="#">Habilitation services</a>	\$100 <a href="#">copay</a> /visit; <a href="#">deductible</a> does not apply	Not covered	Prior authorization may be required. Combined 30 visits/year for physical/occupational therapy and chiropractic services. 30 visits/year for speech therapy.
	<a href="#">Skilled nursing care</a>	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Limits may apply.
	<a href="#">Durable medical equipment</a>	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Limits may apply.
	<a href="#">Hospice services</a>	40% <a href="#">coinsurance</a>	Not covered	Prior authorization may be required. Covered No limit.
If your child needs dental or eye care	Children's eye exam	No Charge	Not covered	Limited to 1 exam per year.
	Children's glasses	No Charge	Not covered	Limited to 1 pair of Children's glasses per year.
	Children's dental check-up	Not covered	Not covered	-----None-----

## Excluded Services & Other Covered Services:

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

- Abortion (except in case of rape, incest, or when life of mother is endangered)
- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Non-emergency care when traveling outside of the U.S.
- Routine eye care (Adult)
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- Chiropractic care (Limited to 30 specialist visits combined with occupational and physical therapy)
- Hearing aids (Limited to once every 36 months)
- Infertility treatment (Limited to 3 treatments per lifetime)
- Private-duty nursing
- Routine foot care (Limited to diabetes care only)

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), or North Carolina Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. 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: North Carolina Department of Insurance at 1201 Mail Service Center, Raleigh, NC 27699-1201, Phone no. 1-800-546-5664 or [ncdoi.com](http://ncdoi.com).

Additionally, a consumer assistance program can help you file your [appeal](#). Contact North Carolina Department of Insurance, Health Insurance Smart NC at 1-877-885-0231 or [ncdoi.com](http://ncdoi.com).

### 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 [1-833-613-2262].

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-833-613-2262].

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码[1-833-613-2262].

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [1-833-613-2262].

*To see examples of how this [plan](#) 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 [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 [plan's](#) overall [deductible](#) \$4,000
- [Specialist \[cost sharing\]](#) \$100
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

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>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$4,000
<a href="#">Copayments</a>	\$50
<a href="#">Coinsurance</a>	\$3,400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$7,450</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in network care of a well controlled condition)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist \[cost sharing\]](#) \$100
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

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>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,300
<a href="#">Copayments</a>	\$1,000
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,300</b>

### Mia's Simple Fracture

(in network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$4,000
- [Specialist \[cost sharing\]](#) \$100
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,100
<a href="#">Copayments</a>	\$600
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,700</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



## Notice of Non-Discrimination

AmeriHealth Caritas Next complies with applicable federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender identity or expression, or sexual orientation. AmeriHealth Caritas Next does not exclude people or treat them differently because of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

AmeriHealth Caritas Next provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

AmeriHealth Caritas Next provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Member Services at **1-833-613-2262 (TTY 1-844-214-2471)**.

If you believe that AmeriHealth Caritas Next has failed to provide these services or discriminated in another way based on race, color, national origin, age, disability, or sex, you can file a grievance with:

### **AmeriHealth Caritas Next**

Attention: Appeals and Grievances  
200 Stevens Drive  
Philadelphia, PA 19113

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

- Electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- By mail at:  
U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F, HHH Building  
Washington, DC 20201
- By phone at **1-800-368-1019 (TDD: 1-800-537-7697)**

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).





English: You can get this material and other plan information in large print for free. To get materials in large print, call Member Services at **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**.

If English is not your first language, we can help. Call **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**. You can ask us for the information in this material in your language. We have access to interpreter services and can help answer your questions in your language.

Spanish: Puede obtener este material y otra información del plan en letra grande de manera gratuita. Para obtener materiales en letra grande, llame a Servicios al Miembros al **1-833-613-2262 (sin cargo) (TTY 1-844-214-2471)**.

Si el inglés no es su idioma principal, podemos ayudarlo. Llame al **1-833-613-2262 (sin cargo) (TTY 1-844-214-2471)**. Puede solicitarnos recibir la información de este material en su idioma. Tenemos acceso a servicios de interpretación y podemos responder sus preguntas en su idioma.

Simplified Chinese: 您可以免费获取本资料内容及其他计划相关信息的大号字体版。如需获取以大号字体印刷的资料，请致电会员服务部 **1-833-613-2262 (免费) (TTY 1-844-214-2471)**。

如果英语不是您的第一语言，我们可以提供帮助。请致电 **1-833-613-2262 (免费) (TTY 1-844-214-2471)**。您可以使用您的语言向我们索取本资料中的信息。我们可以提供口译服务，可以用您的语言解答您的问题。

Vietnamese: Quý vị có thể nhận tài liệu này cùng các thông tin khác về chương trình dưới dạng bản in cỡ lớn miễn phí. Để nhận được bản in cỡ lớn của tài liệu, vui lòng gọi cho ban Dịch Vụ Hội Viên theo số **1-833-613-2262 (điện thoại miễn phí) (TTY 1-844-214-2471)**.

Chúng tôi có thể giúp đỡ quý vị nếu Tiếng Anh không phải ngôn ngữ chính của quý vị. Hãy gọi **1-833-613-2262 (điện thoại miễn phí) (TTY 1-844-214-2471)**. Quý vị có thể yêu cầu chúng tôi cung cấp các thông tin trong tài liệu này được trình bày bằng ngôn ngữ của quý vị. Chúng tôi có quyền tiếp cận với dịch vụ thông dịch viên và có thể giúp trả lời các thắc mắc của quý vị bằng ngôn ngữ của quý vị.



Korean: 본 자료 및 기타 보험  
플랜 정보를 확대 문자로 무료로  
받아보실 수 있습니다. 본 자료를  
확대 문자로 받아보고자 하시는  
경우, **1-833-613-2262**

**(수신자 부담) (TTY 1-844-214-  
2471)**번으로 회원 서비스에  
연락주시기 바랍니다.

영어가 모국어가 아닌 경우,  
도움을 드릴 수 있습니다.

**1-833-613-2262 (수신자 부담)**

**(TTY 1-844-214-2471)**번으로  
연락주시시오. 본 정보를 귀하의  
언어로 요청하실 수 있습니다.

당사는 통역 서비스를 통해  
귀하의 질문에 대해 귀하의  
언어로 답변해 드릴 수 있습니다.

French: Vous pouvez obtenir ce  
document et d'autres renseignements  
gratuitement en gros caractères. Pour ce  
faire, appelez l'équipe de services aux  
adhérents au **1-833-613-2262 (numéro  
gratuit) (TTY 1-844-214-2471)**.

Si l'anglais n'est pas votre langue  
maternelle, nous pouvons vous aider.  
Appelez au **1-833-613-2262 (numéro  
gratuit) (TTY 1-844-214-2471)**. Vous  
pouvez nous demander de vous  
fournir les renseignements figurant  
dans ce document dans votre langue.  
Nous avons accès à des services  
d'interprétation pour répondre à vos  
questions dans votre langue.

Arabic:

العربية: يمكنك الحصول على هذه المادة  
ومعلومات أخرى عن الخطة في مطبوعة كبيرة  
مجاًناً. للحصول على مواد مطبوعة كبيرة اتصل  
بخدمات الأعضاء على  
**1-833-613-2262 (الهاتف المجاني)**  
**(TTY 1-844-214-2471)**.

إذا لم تكن اللغة الإنجليزية لغتك الأولى فيمكننا  
مساعدتك. اتصل بالرقم **1-833-613-2262**  
**(الهاتف المجاني) (TTY 1-844-214-2471)**.

يمكنك أن تطلب منا المعلومات الموجودة في هذه  
المادة بلغتك. لدينا إمكانية الوصول إلى خدمات  
مترجمين فوريين ويمكننا المساعدة في الإجابة  
عن أسئلتك بلغتك.

Hmong: Koj muaj peev xwm tau txais cov  
ntaub ntauv no thiab lwm cov lus qhia txog  
pawg kho mob sau ua ntauv luam loj pub  
dawb. Yog koj xav tau cov ntaub ntauv sau  
ua ntauv luam loj, hu rau Lub Thawj Fab  
Saib Xyuas Hauj Lwm Kev Pab Cuam Rau  
Tswv Cuab ntawm **1-833-613-2262 (hu  
dawb) (TTY 1-844-214-2471)**.

Yog tias lus As Kiv tsis yog koj thawj hom  
lus, peb muaj peev xwm pab tau. Hu rau  
**1-833-613-2262 (hu dawb) (TTY 1-844-  
214-2471)**. Koj muaj peev xwm nug peb  
tau txog rau cov lus qhia nyob rau hauv  
cov ntaub ntauv no hais ua koj hom lus.  
Peb muaj kev txuas cuag tau rau cov kev  
pab cuam fab kev txhais lus thiab muaj  
peev xwm pab teb tau koj cov lus nug  
hais ua koj hom lus.



Russian: Крупношрифтовые издания как данного материала, так и другой информации о страховом плане вы можете получить бесплатно. Чтобы получить экземпляр, напечатанный крупным шрифтом, обратитесь в отдел обслуживания участников плана по телефону **1-833-613-2262 (Бесплатный номер) (TTY 1-844-214-2471)**.

Если ваш родной язык не английский, мы можем помочь. Позвоните по телефону **1-833-613-2262 (Бесплатный номер) (TTY 1-844-214-2471)**. Вы можете попросить нас предоставить вам изложенную в данном документе информацию на вашем языке. Мы имеем доступ к услугам устных переводчиков и можем ответить на ваши вопросы на вашем родном языке.

Tagalog: Maaari mong makuha ang babasahing ito at iba pang impormasyon sa plano sa malaking print nang libre. Upang makakuha ng mga babasahin sa malaking print, tumawag sa Member Services (Mga Serbisyo para sa Miyembro) sa **1-833-613-2262 (walang bayad) (TTY 1-844-214-2471)**.

Kung hindi mo unang wika ang Ingles, maaari kaming makatulong. Tumawag sa **1-833-613-2262 (walang bayad) (TTY 1-844-214-2471)**. Maaari kang humingi ng impormasyon sa amin sa babasahing ito sa iyong wika. Mayroon kaming access sa mga serbisyo ng tagapagsalin at maaaring tumulong sa pagsagot sa iyong mga katanungan sa iyong wika.

Gujarati: તમે આ સાહિત્ય અને યોજનાની અન્ય માહિતી વિના મૂલ્યે મોટી પ્રિન્ટમાં મેળવી શકો છો. મોટી પ્રિન્ટમાં સાહિત્ય મેળવવા માટે, મેમ્બર સર્વિસીસને અહીં કોલ કરો **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**.

જો ઇંગ્લીશ તમારી પ્રથમ ભાષા ન હોય, તો અમે મદદ કરી શકીએ છીએ. અહીં કોલ કરો **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**.

તમે આ પુસ્તિકાની માહિતી તમારી ભાષામાં મેળવવા અમને પૂછી શકો છો. અમારી પાસે દુભાષિયાં સેવાઓ ઉપલબ્ધ છે અને તમારી ભાષામાં તમારા પ્રશ્નોના જવાબ આપવામાં અમે મદદ કરી શકીએ છીએ.

Mon-Khmer: អ្នកអាចទទួលបានឯកសារនេះនិងព័ត៌មានគម្រោងផ្សេងៗទៀតជាអក្សរពម្ពធំដោយមិនគិតថ្លៃ។ ដើម្បីទទួលបានឯកសារជាអក្សរពម្ពធំ សូមហៅទៅកាន់សេវាកម្មសមាជិកតាមរយៈលេខ **1-833-613-2262 (លេខទូរសព្ទហៅដោយមិនគិតថ្លៃ) (TTY 1-844-214-2471)។**

ប្រសិនបើអ្នកមិនមែនជាភាសាទីមួយរបស់អ្នក យើងអាចជួយ បាន។ សូមហៅទៅកាន់លេខ **1-833-613-2262 (លេខទូរសព្ទហៅដោយមិនគិតថ្លៃ) (TTY 1-844-214-2471)។** អ្នកអាចស្នើសុំយើងខ្ញុំនូវព័ត៌មាននៅក្នុងឯកសារនេះ ជាភាសារបស់អ្នក។ យើងមានសិទ្ធិចូលប្រើសេវាបកប្រែ និងអាចជួយអ្នកឆ្លើយសំណួររបស់អ្នកជាភាសារបស់អ្នក ។



German: Sie können dieses Material und andere Planinformationen kostenlos in Großdruck erhalten. Um Materialien in Großdruck zu erhalten, rufen Sie den Mitgliederservice unter **1-833-613-2262 (gebührenfrei) (TTY 1-844-214-2471)** an.

Falls Englisch nicht Ihre Muttersprache ist, helfen wir Ihnen gerne. Rufen Sie an: **1-833-613-2262 (gebührenfrei) (TTY 1-844-214-2471)**. Sie können die Informationen in diesem Material bei uns in Ihrer Sprache erhalten. Wir haben Zugang zu Dolmetscher-Diensten und können Ihre Fragen in Ihrer Sprache beantworten.

Hindi: आप को यह साहित्य और अन्य योजना जानकारी बड़े प्रिंट में मुफ्त प्राप्त हो सकती है। बड़े प्रिंट में यह साहित्य प्राप्त करने के लिए, **1-833-613-2262 (toll free) (TTY 1-844-214-2471)** पर सदस्य सेवाओं को कॉल करें।

यदि अंग्रेजी आपकी मातृभाषा नहीं है, हम आपकी सहाय्यता कर सकते हैं। **1-833-613-2262 (toll free) (TTY 1-844-214-2471)** पर कॉल करें। आप अपनी भाषा में इस हस्तपुस्तिका की जानकारी मांग सकते हैं। हमारे पास दुभाषिया सेवाएं उपलब्ध हैं और आपकी भाषा में आपके सवालों के जवाब देने में सहाय्यता कर सकते हैं।

Laotian: ທ່ານສາມາດຮັບເອກະສານນີ້ ແລະຂໍ້ມູນແຜນການອື່ນໆ ເປັນ ຕົວຫນັງສືໃຫຍ່ຟຣີ. ຂໍຮັບເອກະສານ ເປັນຕົວຫນັງສືຂະໜາດໃຫຍ່ ໂທຫາ ສູນບໍລິການສະມາຊິກທີ **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**.

ຖ້າພາສາອັງກິດບໍ່ແມ່ນພາສາທຳອິດ ຂອງທ່ານ, ພວກເຮົາສາມາດຊ່ວຍ ທ່ານໄດ້. ໂທ **1-833-613-2262 (toll free) (TTY 1-844-214-2471)**. ທ່ານສາມາດ ສອບຖາມຂໍ້ມູນໃນເອກະສານນີ້ ເປັນພາສາຂອງທ່ານໄດ້. ພວກເຮົາ ມີບໍລິການນາຍພາສາແລະສາມາດ ຊ່ວຍຕອບຄໍາຖາມຂອງທ່ານເປັນ ພາສາຂອງທ່ານ.

Japanese: この資料とその他のプラン情報は拡大版で無料にて提供致します。拡大版を請求するには、メンバーサービス **1-833-613-2262 (フリーダイヤル) (TTY 1-844-214-2471)** までお電話ください。

英語が母国語でない方には、サポート致します。こちらにお電話下さい **1-833-613-2262 (フリーダイヤル) (TTY 1-844-214-2471)**。資料に関する情報をご自分の言語で請求することができます。また、通訳サービスによる質問対応が可能です。