Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered	Service
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Coverage Period: 01/01/2024 - 12/31/2024

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Choice Plus DHP 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, call 1-800-382-4259 or visit <u>welcometouhc.com</u> . 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 <u>www.healthcare.gov/sbc-glossary/</u> or call 1-866-487-2365 to request a copy.					
Important Questions	Answers	Why This Matters:			
What is the overall <u>deductible</u> ?	SLU Care & SSM <u>Network</u> : \$500 Individual / \$1,000 Family Other Participating Provider <u>Network</u> : \$1,200 Individual / \$2,400 Family. <u>Out-of-Network</u> : \$3,600 Individual / \$7,200 Family. Per calendar year.	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 categories with a <u>copay</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</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .			
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.			
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	SLU Care & SSM <u>Network</u> : \$2,700 Individual / \$5,400 Family. Other Participating Provider <u>Network</u> : \$3,300 Individual / \$6,600 Family. <u>Out-of-Network</u> : \$9,900 Individual / \$19,800 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</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.	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</u> <u>provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-800-382-4259 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 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 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.

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Common Medical Event	Services You May Need	SLU Care & SSM Network Provider (You will pay the least)	Other Participating Provider Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you visit a	Primary care visit to treat an injury or illness	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Virtual visits (Telehealth) - \$10 <u>copay</u> per visit by a Designated Virtual <u>Network Provider</u> , <u>deductible</u> does not apply. No virtual coverage <u>out-of-network</u> If you receive services in addition to office visit, additional <u>copays</u> , <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$40 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% <u>coinsurance</u>	If you receive services in addition to office visit, additional <u>copay</u> s, <u>deductibles</u> or <u>coinsurance</u> may apply e.g. surgery.
	<u>Preventive</u> <u>care/screening</u> / immunization	No Charge	No Charge	No Charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network for certain services.
lf you have a test	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required for U.S. out-of-network benefits.
	Rx Out-of-Pocket Limit	\$1,50	0 Individual / \$3,000 F	amily	
If you need drugs	Member Cost Share	Retail (34 Day Supply)	Mail Order (90 Day Supply)		Prescription drug coverage is available through
	Tier 1 – Your Lowest Cost Option	\$10	\$25		Express Scripts. Preventive Medications are priced according to tier. Maintenance Medications are
condition	Tier 2 – Your Mid- Range Cost Option	25% Coinsurance \$30 Min-\$50 Max	25% Coinsurance \$75 Min-\$125 Max		required to be filled at 90 Day Supply through Express Scripts Mail Order or Walgreens.
	Tier 3 – Your Mid- Range Cost Option	50% Coinsurance \$50 Min-\$100 Max	50% Coinsurance \$125 Min-\$250 Max		

			What You Will Pay			
Common Medical Event	Services You May Need	SLU Care & SSM Network Provider (You will pay the least)	Other Participating Provider Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Tier 4 – Your Highest Cost Option	20% Coinsurance \$200 Max	N/A			
lf you have	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network for certain services.	
outpatient surgery	Physician/surgeon fees	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% coinsurance	None	
If you need	Emergency room care	\$250 <u>copay</u> per visit, <u>deductible</u> does not apply	\$250 <u>copay</u> per visit, <u>deductible</u> does not apply	\$250 <u>copay</u> per visit, <u>deductible</u> does not apply	None	
If you need immediate medical	Emergency medical transportation	20% <u>coinsurance</u>	20% <u>coinsurance</u>	*20% coinsurance	* <u>Network deductible</u> applies	
attention	Urgent care	\$60 <u>copay</u> per visit, <u>deductible</u> does not apply	\$60 <u>copay</u> per visit, <u>deductible</u> does not apply	40% coinsurance	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.	
lf you have a	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network.	
If you have a hospital stay	Physician/surgeon fees	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% coinsurance	None	
If you need mental health, behavioral	Outpatient services	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network for certain services.	
health, or substance abuse services	Inpatient services	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network.	
	Office visits	No Charge	No Charge	40% <u>coinsurance</u>	Cost sharing does not apply for proventive convince	
lf you are pregnant	Childbirth/delivery professional services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care	

			What You Will Pay			
Common Medical Event	Services You May Need	SLU Care & SSM Network Provider (You will pay the least)	Other Participating Provider Network Provider (You may pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
	Childbirth/delivery facility services	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Inpatient Preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours).	
	Home health care	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Limited to 60 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> .	
If you need help recovering or have other special	Rehabilitation services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% coinsurance	Limits per calendar year: Physical/Occupational/ Speech and Pulmonary: combined limit 60 visits; Cardiac: 36 visits	
	Habilitative services	\$20 <u>copay</u> per visit, <u>deductible</u> does not apply	20% <u>coinsurance</u>	40% coinsurance	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.	
health needs	Skilled nursing care	15% coinsurance	20% <u>coinsurance</u>	40% coinsurance	Limited to 60 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> .	
	<u>Durable medical</u> equipment	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Preauthorization is required out-of-network for DME over \$1,000.	
	Hospice services	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility.	
If your obild poods	Children's eye exam	15% <u>coinsurance</u>	20% <u>coinsurance</u>	40% coinsurance	Network refractive eye examinations are covered and limited to one exam every other calendar year.	
If your child needs	Children's glasses	Not Covered	Not Covered	Not Covered	No coverage for Children's glasses.	
dental or eye care	Children's dental check- up	Not Covered	Not Covered	Not Covered	No coverage for Children's Dental check-up.	

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.)					
 Acupuncture Cosmetic surgery Dental care Glasses 	 Hearing aids Infertility treatment Long-term care Non-emergency care when travelling outside - the U.S. 	 Private duty nursing Routine foot care – Except as covered for Diabetes 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.)					
Bariatric surgery	 Chiropractic (Manipulative care) – 26 visits per calendar year 	Routine eye care (adult)			

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 <u>www.dol.gov/ebsa</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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: the Member Service number listed on the back of your ID card or <u>myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>dol.gov/ebsa/healthreform</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact 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 tax credit</u>.

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 1-800-382-4259. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-382-4259. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-382-4259.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-382-4259.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <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 hospital delivery)	e and a	Managing Joe's type 2 Diak (a year of routine in- <u>network</u> care of controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
The plan's overall deductible\$500Specialist copay\$40Hospital (facility) coinsurance15%Other copay\$20		Specialist copay \$40		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copay</u> Hospital (facility) <u>coinsurance</u> Other <u>copay</u> 	\$500 \$40 15% \$20
This EXAMPLE event includes services like:This EXAMPLE event includes services like:Specialist office visits (pre-natal care)Primary care physician office visits (including ofChildbirth/Delivery Professional Serviceseducation)Childbirth/Delivery Facility ServicesDiagnostic tests (blood work)Diagnostic tests (ultrasounds and blood work)Prescription drugsSpecialist visit (anesthesia)Durable medical equipment (glucose meter)			ling disease	This EXAMPLE event includes served Emergency room care (including med Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical there	ical supplies)
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:	
Cost Sharing Deductibles \$500		Cost Sharing Deductibles		Cost Sharing Deductibles \$5	
Copayments	\$30	Copayments	\$250 \$900	Copayments	\$500 \$400
Coinsurance	\$1,400	Coinsurance	\$0	Coinsurance	\$100
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions		Limits or exclusions	\$0
The total Peg would pay is \$1,990		The total Joe would pay is \$1,150		The total Mia would pay is	\$1,000

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: UHC Civil Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. 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/ocr/office/file/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 تتحدت العربية (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 Benefíts 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 زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شمار ه تلفن رایگان ذکر شده در این خلاصه مزایا و یوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क 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: បើសិនអ្នកនិយាយកាសាខ្មែរ (Khmer) សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរ៉ាបង់រង (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 yániłti'go, saad bee áka'anída'awo'ígií, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shọọdí 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'ígií 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).