Coverage Period: 01/01/2025 – 12/31/2025 Coverage for: Individual and Family | Plan Type: PPO

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 <u>Join.Surest.com</u>, Surest mobile app or call Surest Member Services at 1-866-683-6440. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copay</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://healthcare.gov/sbc-glossary/ or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copay</u> or <u>coinsurance</u> may apply.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copay</u> or <u>coinsurance</u> may apply. For example, this plan 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 https://healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$6,000 individual / \$12,000 family For <u>out-of-network providers</u> : \$12,000 individual / \$24,000 family	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 limit</u> ?	Premiums, balance billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See <u>Join.Surest.com</u> or call 1-866-683-6440 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 charge</u> and what your <u>plan pays (balance billing)</u> . Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
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.

	A 1 V	What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*	
If you visit	Primary care visit to treat an injury or illness	\$40 - \$150 <u>copay</u> /visit	\$215 <u>copay</u> /visit	Certain procedures performed in the office may have a higher office visit <u>copay</u> . <u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-	
a health care provider's office or clinic	<u>Specialist</u> visit	\$40 - \$150 <u>copay</u> /visit	\$215 <u>copay</u> /visit	*Cost share applies to any other Telehealth service based on provider type. If you receive services in addition to office visit, additional copays may apply.	
	Preventive care/screening/immunization	No charge	\$215 <u>copay</u> /visit	You may have to pay for services that are not <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.	
lf you	Routine diagnostic test (e.g., x-ray, blood work) Non-routine diagnostic test (e.g., sleep study, genetic testing)	Routine diagnostic test: No charge Non-routine diagnostic test: \$30 - \$1,500 copay/visit	Routine diagnostic test: No charge Non-routine diagnostic test: Up to \$2,850 copay/visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for certain Non-routine <u>diagnostic tests</u> or there may be no coverage.	
have a test	Imaging (CT/PET scans, MRIs)	\$150 - \$1,200 <u>copay</u> /visit	\$1,650 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide cost-efficient care. <u>Prior authorization</u> is required for certain imaging tests or there may be no coverage.	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Join.Surest.com</u>.

	Services You	What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Tier 1 drugs	30-Day Supply \$10 copay 90-Day Supply \$25 copay	Not covered	Certain Tier 1 drugs are available with no charge, including prescribed generic
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Optumrx.com.	Tier 2 drugs	30-Day Supply \$90 copay 90-Day Supply \$225 copay	Not covered	contraceptives and tobacco cessation medications. To learn more about drug tiers and about copays for specific drugs, visit Optumrx.com website.
	Tier 3 drugs	30-Day Supply \$160 copay 90-Day Supply \$400 copay	Not covered	Prior authorization is required for certain drugs or there may be no coverage.
	Specialty drugs	30-Day Supply Tier 1: \$0 copay Tier 2: \$240 copay Tier 3: \$265 copay	Not covered	Specialty drugs are not covered at a 90-day supply. Prior authorization is required for certain specialty drugs or there may be no coverage.

	Common Medical	Services You	What You Will Pay In-Network Provider Out-of-Network Provider		Limitations, Exceptions, & Other Important
	Event	May Need	(You will pay the least)	(You will pay the most)	Information*
	If you have	Facility fee (e.g., ambulatory surgery center)	\$70 - \$4,500 <u>copay</u> /visit	Up to \$11,000 <u>copay</u> /visit	<u>Copays</u> are listed as a range. <u>Providers</u> are assigned copays within the range based on treatment outcomes and cost information that
If you have outpatient surgery		Physician/surgeon fees	No charge	No charge	identifies network providers that provide costefficient care. Prior authorization is required for certain outpatient surgery or there may be no coverage.
		Emergency room care	\$1,000 <u>copay</u> /visit	\$1,000 <u>copay</u> /visit	<u>Copay</u> is waived if admitted within 24 hours. <u>Outof-network emergency room care</u> visit <u>copay</u> applies to the <u>in-network out-of-pocket limit</u> .
	If you need immediate medical attention	Emergency medical transportation	\$600 <u>copay</u> /transport	\$600 <u>copay</u> /transport	Prior authorization is required for non-emergency medical transportation or there may be no coverage. Out-of-network emergency medical transportation copay applies to the in-network out-of-pocket limit.
		Urgent care	\$90 <u>copay</u> /visit	\$200 <u>copay</u> /visit	None
	If you have a	Facility fee (e.g., hospital room)	\$700 - \$4,500 <u>copay</u> /stay	Up to \$11,000 <u>copay</u> /stay	Copays are listed as a range. Providers are assigned copays within the range based on treatment outcomes and cost information that identifies network providers that provide cost-
	If you have a hospital stay	Physician/surgeon fees	No charge	No charge	efficient care. Prior authorization is required for non-emergency facility admissions and inpatient surgery or there may be no coverage.

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Join.Surest.com</u>.

	Services You	What You Will Pay		Limitations, Exceptions, & Other Important
Common Medical Event	May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you need mental health, behavioral health, or	Outpatient services	Home/Office: \$40 copay/visit Outpatient Facility: \$190 copay/visit	Home/Office: \$215 copay/visit Outpatient Facility: \$570 copay/visit	Certain procedures/services in the outpatient setting may have a lower <u>copay</u> . <u>Prior authorization</u> is required for certain outpatient services or there may be no coverage.
substance abuse services	Inpatient services	\$3,500 <u>copay</u> /stay	\$10,500 <u>copay</u> /stay	Certain procedures/services in the inpatient setting may have a lower <u>copay</u> . <u>Prior authorization</u> is required for certain inpatient services or there may be no coverage.
	Office visits	No charge	\$215 <u>copay</u> /visit	Cost sharing does not apply to preventive services with network providers. Depending on the type of service, a copay may apply.
	Childbirth/delivery professional services	No charge	No charge	One <u>copay</u> for all covered services related to childbirth/delivery, including the newborn, unless
If you are pregnant	Childbirth/delivery facility services	\$1,850 - \$3,500 <u>copay</u> /stay	\$10,500 <u>copay</u> /stay	discharged after mother. Copays are listed as a range. Providers are assigned copays within the range based on treatment outcomes and cost information that identifies network providers that provide costefficient care. Prior authorization is required for inpatient stays beyond 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery or there may be no coverage.

Common	Services You	What You	u Will Pay	Limitations, Exceptions, & Other Important
Medical Event	May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Home health care	\$80 <u>copay</u> /visit	\$240 <u>copay</u> /visit	50 visit limit - combination of <u>network providers</u> and <u>out-of-network providers</u> per person per <u>plan</u> year. <u>Prior authorization</u> is required for certain <u>home</u> <u>health care</u> services or there may be no coverage.
If you need	Rehabilitation services	\$20 - \$190 <u>copay</u> /visit	Up to \$360 <u>copay</u> /visit	20 visit limit for occupational therapy 20 visit limit for physical therapy 20 visit limit for speech therapy Visit limits are a combination of network providers and out-of-network providers per person per plan
recovering or have other special health needs	Habilitation services	\$20 - \$190 <u>copay</u> /visit	Up to \$360 <u>copay</u> /visit	year. <u>Copays</u> are listed as a range. <u>Providers</u> are assigned <u>copays</u> within the range based on treatment outcomes and cost information that identifies <u>network providers</u> that provide costefficient care.
	Skilled nursing care	\$2,750 <u>copay</u> /stay	\$8,250 <u>copay</u> /stay	160 day limit per person per <u>plan</u> year. <u>Prior authorization</u> is required or there may be no coverage.
	Durable medical equipment	\$0 - \$1,000 <u>copay</u> /equipment based on <u>DME</u> tier	Up to \$2,000 copay/equipment based on DME tier	For <u>durable medical equipment</u> (<u>DME</u>) tiers and limitations, visit <u>Join.Surest.com</u> website. <u>Prior authorization</u> is required for certain <u>DME</u> or there may be no coverage.
	Hospice services	Home: \$80 copay/visit Inpatient: \$3,500 copay/stay	Home: \$240 <u>copay</u> /visit Inpatient: \$10,500 <u>copay</u> /stay	None
If your child	Children's eye exam	Not covered	Not covered	None
needs	Children's glasses	Not covered	Not covered	None
dental or eye care	Children's dental check-up	Not covered	Not covered	None

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Join.Surest.com</u>.

Excluded Services & Other Covered Services:

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

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids

- Long term care
- Non-emergency care when traveling outside 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.)

- Acupuncture (20 visit limit per person per plan year)
- Bariatric surgery

- Chiropractic care (20 visit limit per person per plan year)
 - Infertility treatment (Limitations apply)

Routine foot care (for certain conditions)

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: the Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform. You may also contact Surest Member Services at 1-866-683-6440. 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 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: Surest Member Services at 1-866-683-6440, or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform.

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? 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 1-866-683-6440.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-683-6440.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-683-6440.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-683-6440.

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 plans. Please note these coverage examples are based on self-only coverage.

\$0

\$0

Peg is Having a Baby	
(9 months of in-network pre-natal	care
and a hospital delivery)	

and a hospital delivery	
■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$40 - \$150
Hospital (facility) copayment	\$700 - \$4,500
Other <u>coinsurance</u>	\$0
	, ,

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)

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of
a well-controlled condition)

■ <u>Specialist</u> <u>copayment</u>	\$40 - \$150
■ Hospital (facility)	\$700 - \$4,500

Other coinsurance

■ The plan's overall deductible

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

copayment

Durable medical equipment (glucose meter)

Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ Specialist copayment	\$40 - \$150
■ Hospital (facility)	#700 #4 <i>5</i> 00
copayment	\$700 - \$4,500

■ Other coinsurance \$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

■ The plan's overall deductible

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost sharing	
Deductibles	\$0
Copayments	\$1,900
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$ 60
The total Peg would pay is	\$1,960

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost sharing	
<u>Deductibles</u>	\$0
Copayments	\$1,100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$ 0
The total Joe would pay is	\$1,100

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost sharing	
Deductibles	\$0
Copayments	\$1,800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$ 0
The total Mia would pay is	\$1,800

The <u>plan</u> would be responsible for the other costs of these **EXAMPLE** covered services.

\$0

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: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

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

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 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 شماره 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 हैं, 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.

ចំណាប់អារម្មណ៍ៈ បើសិនអ្នកនិយាយ**កាសាខ្មែរ (Khmer)** សេវាជំនួយកាសាដោយឥតគិតថ្លៃ 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 shoodí 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).