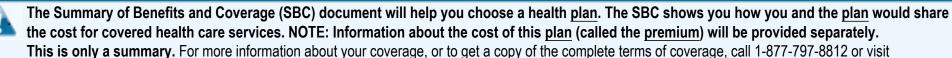
UnitedHealthcare Choice Plus P1500i80

Coverage For: Individual | Plan Type: POS



myuhc.com. 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 www.healthcare.gov/sbc-glossary/ or call 1-877-797-8812 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Network</u> : \$1,500 Individual / \$3,000 Family <u>Out-of-Network</u> : \$3,000 Individual / \$6,000 Family per 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 Services</u> is 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 annual <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>www.</u> <u>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-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$4,000 Individual / \$8,000 Family <u>Out-of-Network</u> : \$8,000 Individual / \$16,000 Family per 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 limit</u> ?	Premiums, <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 provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-877-797-8812 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 <u>specialist</u> you choose without a <u>referral</u> .

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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	Under age 19 - <u>Network</u> visits are covered at No Charge. Virtual Visits - No Charge by a Designated Virtual <u>Network</u> <u>Provider</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.		
	<u>Specialist visit</u>	\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</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.		
	Preventive care/ screening/ immunization	No Charge	50% <u>coinsurance</u>	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	Diagnostic test (x- ray, blood work)	No Charge	50% coinsurance	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.		
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.		

Common Medical	Services You	What Yoเ	ı Will Pay	Limitations, Exceptions, & Other Important Information	
Event	May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you need drugs to treat your illness or condition More information about <u>prescription</u> drug coverage is	Tier 1 - Your Lowest Cost Option	Retail: \$15 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$37.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$15 <u>copay</u> , <u>deductible</u> does not apply.	 <u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 90 day supply. Mail-Order: Up to a 90 day supply. Specialty: Up to a 31 day supply. Specialty drugs are not covered through mail order. One retail <u>copay</u> applies per 31-day retail prescription. You may need to obtain certain drugs, including certain 	
available at myuhc. com	Tier 2 - Your Mid- Range Cost Option	Retail: \$35 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$87.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$35 <u>copay</u> , <u>deductible</u> does not apply.	specialty drugs, from a pharmacy designated by us. Certain drugs may have a <u>preauthorization</u> requirement or may resu in a higher cost. If you use an <u>out of network</u> pharmacy, you may need to pay the cost up front, submit for reimbursemen and may be responsible for any amount over the <u>allowed</u> <u>amount</u> . Certain preventive medications (including certain contraceptives) are covered at No Charge.	
	Tier 3 - Your Mid- Range Cost Option	Retail: \$75 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$187.50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$75 <u>copay, deductible</u> does not apply.	See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs in addition to any applicable <u>copay</u> and/or <u>coinsurance</u> may be applied.	
	Tier 4 - Your Highest Cost Option	Retail: \$250 <u>copay</u> , <u>deductible</u> does not apply. Mail-Order: \$625 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$250 <u>copay</u> , <u>deductible</u> does not apply.		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or benefit reduces to 50% of allowed amount.	
	Physician/ surgeon fees	20% coinsurance	50% <u>coinsurance</u>	None	

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information	
Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u>	*20% coinsurance	\$300 per occurrence <u>copay</u> applies prior to the overall <u>deductible</u> . * <u>Network</u> <u>deductible</u> applies.	
	Emergency medical transportation	20% <u>coinsurance</u>	*20% coinsurance	* <u>Network deductible</u> applies.	
	<u>Urgent Care</u>	\$50 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual Visits - No Charge by a Designated Virtual <u>Network</u> <u>Provider</u> . 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 hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% <u>coinsurance</u>	None	
	Physician/ surgeon fees	20% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$75 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Network</u> Partial <u>hospitalization</u> /intensive outpatient treatment: 20% <u>coinsurance</u>	
	Inpatient services	20% coinsurance	50% coinsurance	None	
lf you are pregnant	Office Visits	Primary Care Visit: \$25 <u>copay</u> per visit, <u>deductible</u> does not apply <u>Specialist</u> Visit: \$75 <u>copay</u> per visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>		

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>myuhc.com</u>.

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information	
Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	None	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 30 visits per year. <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	
	Rehabilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	30 combined visits per year for <u>rehabilitation</u> and <u>habilitative</u> <u>services</u> . Includes physical therapy, speech therapy, occupational therapy, cardiac rehabilitation therapy, pulmonary rehabilitation therapy.	
	<u>Habilitative</u> <u>services</u>	20% coinsurance	50% coinsurance		
	Skilled nursing care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 days per year, combined with inpatient rehabilitation and residential treatment. <u>Preauthorization</u> is required <u>out-of-network</u> or benefit reduces to 50% of <u>allowed amount</u> .	
	Durable medical equipment	20% coinsurance	50% coinsurance	Preauthorization is required <u>out-of-network</u> for DME over \$1,000 or benefit reduces to 50% of <u>allowed amount</u> .	
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or benefit reduces to 50% of <u>allowed amount</u> .	
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	No coverage for Children's eye exams.	
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.	
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's dental check-up.	

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)					
 Bariatric surgery Cosmetic Surgery Dental Care Glasses 	 Infertility Treatment Long Term Care Non-emergency care when traveling outside - the US 	 Private duty nursing Routine Eye Care Routine foot care - Except as covered for Diabetes 			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)					
Acupuncture Services - 10 visits per year O Chiropractic (manipulative care) - 20 visits per Hearing aids - Limited to \$5,000 in Allowed					

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 <u>Health</u> Insurance Marketplace. For more information about the Marketplace, visit 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 <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>.

Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> 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:

year

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-797-8812.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-797-8812.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-797-8812.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-797-8812.

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

Amounts every 36 months

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 plan*s overall deductible	The <u>plan+s</u> overall <u>deductible</u> \$1,500		The <u>plan</u> +s overall <u>deductible</u> \$1,500		\$1,500
Specialist copay	\$75	Specialist copay	\$75	Specialist copay	\$75
Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%	Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%	Cther coinsurance	20%	Cther coinsurance	20%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (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:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	Deductibles \$1,500		\$200	Deductibles	\$1,500
<u>Copayments</u>	Copayments \$10		\$1,200	<u>Copayments</u>	\$200
<u>Coinsurance</u>	Coinsurance \$1,700		Coinsurance \$0		\$200
What isnêt covered		What isnêt covered		What isnet covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$3,270	The total Joe would pay is	\$1,400	The total Mia would pay is	\$1,900

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).