UnitedHealthcare San Francisco Health Service System Choice Plus Medicare Eligible Not Enrolled Plan

Coverage For: Family | Plan Type: PS1



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 1-866-282-0125 or visit

whyuhc.com/sfhss. 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> ?	<u>Network</u> : \$250 Individual / \$750 Family <u>Out-of-Network</u> : \$500 Individual / \$1,500 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> 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> : \$10,950 Individual / Not applicable Family <u>Out-of-Network</u> : \$10,950 Individual / Not applicable 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 otherfamily 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> ?	Copayments for certain services, <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 provider</u> ?	Yes. See <u>whyuhc.com/sfhss</u> or call 1-866-282-0125 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.

All copayme	All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.						
Common Medical	Services You	What You	ı Will Pay	Limitations, Exceptions, & Other Important Information			
Event	May NeedNetwork 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	Primary care visit to treat an injury or illness	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Virtual Visits - 80% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage <u>out-of-network</u> .			
or clinic	<u>Specialist visit</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None			
	<u>Preventive care/</u> <u>screening/</u> immunization	80% <u>coinsurance</u>	80% <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	<u>Diagnostic test</u> (x- ray, blood work)	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or a \$400 penalty applies.			
	Imaging (CT/PET scans, MRIs)	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.			

Common Medical	Services You	What You	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>	Tier 1 - Your Lowest Cost Option	Retail: \$10 <u>copay, deductible</u> does not apply. Mail-Order: \$20 <u>copay,</u> <u>deductible</u> does not apply.	Retail: \$10 <u>copay,</u> then 50% <u>coinsurance,</u> <u>deductible</u> does not apply.	 <u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply or Preferred 90 Day Ret <u>Network</u> Pharmacy. You may need to obtain certain drugs, including certa <u>specialty drugs</u>, from a pharmacy designated by us. Certa 	
drug coverage is available at <u>whyuhc.com/sfhss</u>	Tier2-YourMid- Range Cost Option	Retail: \$25 <u>copay, deductible</u> does not apply. Mail-Order: \$50 <u>copay</u> , <u>deductible</u> does not apply.	Retail: \$25 <u>copay,</u> then 50% <u>coinsurance,</u> <u>deductible</u> does not apply.	 drugs may have a <u>preauthorization</u> requirement or may result in a higher cost. If you use an <u>out-of-network</u> pharmacy (including a mail order pharmacy), you may be responsible for any amount over the <u>allowed amount</u>. Certain preventive medications (including certain contraceptives) are covered at No Charge. See the website listed for information on drugs covered by 	
	Tier3-YourMid- Range Cost Option	Retail: \$50 <u>copay, deductible</u> does not apply. Mail-Order: \$100 <u>copay,</u> <u>deductible</u> does not apply.	Retail: \$50 <u>copay,</u> then 50% <u>coinsurance,</u> <u>deductible</u> does not apply.	your <u>plan</u> . Not all drugs are covered. You may be required to use a lower-costdrug(s)prior to benefits under your policy being available for certain prescribed drugs. Self-Administered Drugs for Infertility 50% Retail, 50% OON, 50% Mail-Order	
	Tier 4 - Your Highest Cost Option	Not Applicable	Not Applicable		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.	
	Physician/ surgeon fees	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None	

Common Medical	Services You	What You	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 immediate	Emergency room care	80% <u>coinsurance</u>	*80% <u>coinsurance</u>	* <u>Network deductible</u> applies.	
medical attention	Emergency medical transportation	80% <u>coinsurance</u>	*80% <u>coinsurance</u>	* <u>Network deductible</u> applies.	
	<u>Urgent Care</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.	
	Physician/ surgeon fees	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Network</u> Partial <u>hospitalization</u> /intensive outpatient treatment: 80% <u>coinsurance</u> <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$400 penalty applies.	
	Inpatient services	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.	
lf you are pregnant	Office Visits	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None	
	Childbirth/delivery professional services	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	

Common Medical	Services You	What You	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)		
	Childbirth/delivery facility services	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Inpatient <u>Preauthorization</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$400 penalty applies.	
If you need help recovering or have other special health needs	<u>Home health care</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Limited to 120 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.	
	<u>Rehabilitation</u> <u>services</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Limits per calendar year: Cardiac: 36 visits; Speech: 60 visits; Pulmonary: 20 visits; Physical and Occupational: combined limit 60 visits.	
				Preauthorization is required <u>out-of-network</u> for certain services or a \$400 penalty applies.	
	<u>Habilitative</u> <u>services</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Services are provided under and limits are combined with <u>Rehabilitation Services</u> above.	
				Preauthorization is required <u>out-of-network</u> for certain services or a \$400 penalty applies.	
	<u>Skilled nursing</u> <u>care</u>	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Limited to 120 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> or a \$400 penalty applies.	
	<u>Durable medical</u> equipment	80% <u>coinsurance</u>	80% <u>coinsurance</u>	<u>Preauthorization</u> is required <u>out-of-network</u> for DME over \$1,000 or a \$400 penalty applies.	
	Hospice services	80% <u>coinsurance</u>	80% <u>coinsurance</u>	Preauthorization is required <u>out-of-network</u> before admission for an Inpatient Stay in a hospice facility or a \$400 penalty applies.	

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)		
lf your child needs dental or eye care	Children's eye exam	80% <u>coinsurance</u>	80% <u>coinsurance</u>	None	
	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.)

- Cosmetic Surgery
- Dental Care
- Glasses

- Long Term Care
- Non-emergency care when traveling outsidethe US
- Private duty nursing
- 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	Chiropractic (manipulative) care	 Infertility Treatment
Bariatric surgery	• Hearing aids	 Routine Eye Care (adult)
3	Ŭ	 Weight loss programs

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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you, too including buying individual insurance coverage through the Health Care.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>whyuhc.com/sfhss</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

<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 <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a plan through the <u>Marketplace</u>. Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-282-0125.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-282-0125.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-282-0125.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-282-0125.

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



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.

Peg is Having a Baby (9 months of in- <u>network</u> pre-natal care and a ho delivery)	ospital	Managing Joe's type 2 Diab (ayearofroutinein- <u>network</u> careofawel controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and fol	
The plan's overall deductible	\$250	The plan's overall <u>deductible</u>	\$250	The <u>plan's</u> overall <u>deductible</u>	\$250
Specialist coinsurance	80%	Specialist coinsurance	80%	Specialist coinsurance	80%
Hospital (facility) coinsurance	80%	Hospital (facility) coinsurance	80%	Hospital (facility) coinsurance	80%
Other coinsurance	80%	Other coinsurance	80%	Other coinsurance	80%
This EXAMPLE event includes services like Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) Specialist visit (anesthesia)	-	This EXAMPLE event includes services <u>Primary care physician</u> office visits (including of education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	lisease	This EXAMPLE event includes services Emergency room care (including medical sup Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy	oplies)

Total Example Cost	\$12,700	Total Example Cost	\$5,600		
In this example, Pegwould pay:	In this example, Pegwould pay:		Inthis example, Joe would pay:		
<u>Cost Sharing</u>		<u>Cost Sharing</u>			
<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$250		
<u>Copayments</u>	\$10	<u>Copayments</u>	\$600		
<u>Coinsurance</u>	\$2,500	<u>Coinsurance</u>	\$300		
What isn't covered	1	What isn't covered			
Limits or exclusions	\$60	Limits or exclusions	\$0		
The total Peg would pay is	\$2,820	The total Joe would pay is	\$1,150		

\$2,800
\$250
\$10
\$500
\$0
\$760

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 تتحنت 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 زیان شما **فارسی (Farsi)** است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, 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 yániki'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 hodiilnih.

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).