



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.uhcsr.com/valpo or call 1-800-767-0700. For general definitions of common terms, such as allowed amount, balance billing, coinsurance (coins), copayment (copay), deductible (ded), provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-767-0700 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Preferred Providers \$250 / (Person) Out-of-Network Provider \$600 / (Person)	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.
Are there services covered before you meet your deductible?	Yes. <u>Preventive</u> care, Pediatric Dental, Pediatric Vision and categories that specify <u>ded</u> does not 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>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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. Pediatric Dental \$500. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Preferred Providers \$6,000 / (Person) Preferred Providers \$12,000 / (Family) Out-of-Network Provider \$20,550 / (Person)	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>?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> 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 <u>network provider</u>?	Yes. See www.uhcsr.com/valpo or call 1-800-767-0700 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</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
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% <u>Coins</u>	50% <u>Coins</u>	Student Health Center Benefits: The Deductible and Copays will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred when treatment is rendered at the Student Health Center. Policy Exclusions and Limitations do not apply. May not apply when related to surgery or Physiotherapy.
	Specialist visit	20% <u>Coins</u>	50% <u>Coins</u>	
	Preventive care/screening/immunization	No Charge	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>Coins</u>	50% <u>Coins</u>	none
	Imaging (CT/PET scans, MRIs)	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.uhcsr.com/pdl	Tier 1 - Your Lowest-Cost Option	\$15 <u>Copay</u> per prescription Tier 1 <u>ded</u> does not apply	Not Covered	<u>Preferred Providers:</u> up to a 31 day supply per prescription <u>Preferred Providers:</u> Mail Order <u>Network Pharmacy</u> at 2.5 times the retail <u>Copay</u> up to a 90-day supply You may need to obtain certain <u>specialty drugs</u> from a pharmacy designated by us. You may need to obtain <u>prior authorization</u> for certain <u>prescription drugs</u> . You may pay more if <u>prior authorization</u> is not obtained.
	Tier 2 - Your Midrange-Cost Option	\$30 <u>Copay</u> per prescription Tier 2 <u>ded</u> does not apply		
	Tier 3 - Your Highest-Cost Option	\$50 <u>Copay</u> per prescription Tier 3 <u>ded</u> does not apply		
	Tier 4 - Additional High-Cost Option	20% <u>Coins</u> per prescription Tier 4 <u>ded</u> does not apply		

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coins</u>	50% <u>Coins</u>	none
	Physician/surgeon fees	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>Copay</u> /per visit 20% <u>Coins</u> <u>ded</u> does not apply	\$150 <u>Copay</u> /per visit 20% <u>Coins</u> <u>ded</u> does not apply	May be limited to use of emergency room and supplies. The <u>Copay</u> will be waived if admitted to the Hospital.
	<u>Emergency medical transportation</u>	20% <u>Coins</u>	20% <u>Coins</u>	none
	<u>Urgent care</u>	\$50 <u>Copay</u> /per visit 20% <u>Coins</u> <u>ded</u> does not apply	\$50 <u>Copay</u> /per visit 20% <u>Coins</u> <u>ded</u> does not apply	May be limited to facility fees.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coins</u>	50% <u>Coins</u>	none
	Physician/surgeon fees	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: 20% <u>Coins</u> Other: 20% <u>Coins</u>	Office Visits: 50% <u>Coins</u> Other: 50% <u>Coins</u>	none
	Inpatient services	20% <u>Coins</u>	50% <u>Coins</u>	none
If you are pregnant	Office visits	20% <u>Coins</u>	50% <u>Coins</u>	Cost-sharing does not apply for preventive services when provided by a <u>preferred provider</u> . Depending on the type of services, 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).
	Childbirth/delivery professional services	20% <u>Coins</u>	50% <u>Coins</u>	
	Childbirth/delivery facility services	20% <u>Coins</u>	50% <u>Coins</u>	none
If you need help recovering or have other special health needs	Home health care	20% <u>Coins</u>	50% <u>Coins</u>	none
	<u>Rehabilitation services</u>	20% <u>Coins</u>	50% <u>Coins</u>	Inpatient 60 days maximum (Per Policy Year) Outpatient 12 visits of manipulative therapy Outpatient Separate physical, occupational and speech therapy limits

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care				apply to rehabilitative and Habilitative Services
	<u>Habilitation services</u>	20% <u>Coins</u>	50% <u>Coins</u>	Outpatient 12 visits of manipulative therapy Outpatient Separate physical, occupational and speech therapy limits apply to rehabilitative and Habilitative Services
	<u>Skilled nursing care</u>	20% <u>Coins</u>	50% <u>Coins</u>	—————none—————
	<u>Durable medical equipment</u>	20% <u>Coins</u>	20% <u>Coins</u>	—————none—————
	<u>Hospice services</u>	20% <u>Coins</u>	50% <u>Coins</u>	—————none—————
	<u>Children's eye exam</u>	\$20 <u>Copay</u> per exam; <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	<u>Children's glasses</u>	Lens: \$40 <u>Copay</u> ; <u>ded</u> does not apply Frames: Tiered <u>Copays</u> from no charge to 40% based on retail cost. <u>ded</u> does not apply	50% <u>Coins</u> ; <u>ded</u> does not apply	See your <u>plan's</u> Pediatric Vision Benefit Details. Age limits apply.*
	<u>Children's dental check-up</u>	50% <u>Coins</u>	50% <u>Coins</u>	See your <u>plan's</u> Pediatric Dental Benefit Details. Age limits apply.*

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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult) except as specifically provided in the Policy
- Hearing aids
- Infertility treatment
- Long-term care except as specifically provided in the Policy
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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: UnitedHealthcare Student Resources at 1-800-767-0700 and Indiana Department of Insurance at 1-800-622-4461 or visit <http://www.in.gov/idoi/>. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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: Indiana Department of Insurance at 1-800-622-4461 or visit <http://www.in.gov/idoi/>.

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 Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-260-2723.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-260-2723.

Chinese (中文): 如果需要中文的帮助 · 请拨打这个号码 1-866-260-2723.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-866-260-2723.

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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> <u>overall deductible</u>	\$250
■ <u>Specialist coinsurance</u>	20%
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

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)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,820

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> <u>overall deductible</u>	\$250
■ <u>Specialist coinsurance</u>	20%
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$500
<u>Coinsurance</u>	\$300
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,070

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> <u>overall deductible</u>	\$250
■ <u>Specialist coinsurance</u>	20%
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	20%

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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,050

The plan would be responsible for the other costs of these EXAMPLE covered services.

Notice of Non-Discrimination

We¹ comply with the applicable civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide free aids and services to help you communicate with us. You can ask for interpreters and/or for communications in other languages or formats such as large print. We also provide reasonable modifications for persons with disabilities.

If you need these services, call **1-866-260-2723** for Medical Plans, **1-800-638-3120** for Vision Plans, **1-877-816-3596** for Dental Plans (TTY 711).

Civil Right Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC_Civil_Rights@uhc.com

If you need help with your complaint, please call **1-866-260-2723** for Medical Plans, **1-800-638-3120** for Vision Plans, **1-877-816-3596** for Dental Plans. (TTY 711).

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

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Phone: Toll-free **1-800-368-1019, 1-800-537-7697 (TDD)**
Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

This notice is available at: <https://www.uhc.com/content/dam/uhcdotcom/en/npp/NDN-LA-UHC-StudentResources-EN.pdf>

¹For purposes of the Language Assistance Services and this Non-Discrimination Notice ("Notice"), "We" refers to the following entities: Dental Benefit Providers, Inc.; Health Allies, Inc.; Spectera, Inc.; UMR, Inc.; United Behavioral Health; United Behavioral Health of New York, I.P.A.; UnitedHealthcare Insurance Company; and UnitedHealthcare Insurance Company of New York. Please note that not all entities listed are covered by this Notice.

NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES AND ALTERNATE FORMATS

ATTENTION: You can get an interpreter to talk to your doctor at the time of your appointment or with us. If you speak English, free language assistance services and free communications in other formats, such as large print, are available to you. Call **1-866-260-2723** for Medical Plans, **1-800-638-3120** for Vision Plans, **1-877-816-3596** for Dental Plans, or call the toll-free phone number listed on your ID card. (TTY: 711).

ትኩረት: በቀመጥ ተኩለው ከላይ ፖርስ ስራ ከተከተማው ፖርስ ስራ ከተከተማው ከስተርሱ ማኅበት ይችላል፡ አማርኛ (Amharic) የሚገኘው ስህን፣ እና የሚገኘው የሚገኘው እና እና ባንክ እና ተልቅ ሁኔታ በተመት በተ ለሚገኘው ተርጓሜ ለእርስዎ ይችላል፡ ለሁኔታ ላቀዳቸው ወደ 1-866-260-2723፣ ለአይታ ላቀዳቸው ወደ 1-800-638-3120፣ ለጥርክ ላቀዳቸው ወደ 1-877-816-3596 ይችላል፡ ወደም በስራ በስራ መተወቂያ ከሚደረግ ላይ ወደተዘረዘሩት ተኩለው የሚገኘው ተርጓሜ ይችላል፡ (ጥጥል: 711)፡

يرجى الانتقاء: يمكنك الحصول على مترجم فوري لمساعدتك في التحدث مع طبيبك خلال الموعد أو معنا. إذا كنت تتحدث اللغة العربية (Arabic)، ستتوفر لك خدمات المساعدة اللغوية المجانية والمراسلات المحلية بتنسيق آخر، مثل الطباعة بأحرف كبيرة. احصل على 1-866-260-2723 للخطط الطبية، أو 1-800-638-3120 للخطط رعاية البصر، أو 1-877-816-3596 لخطط الأسنان، أو احصل برقم الهاتف المجاني المدرج على بطاقة هوية الحسون الخاصة بك (TTY: 711).

ମନୋଯୋଗ ଦିଯେ ଶୁନୁନ: ଆପନାର ଅୟାପରେନ୍ଟମେନ୍ଟେର ସମୟ ଆପନାର ଡାକ୍ତାରେର ସାଥେ କଥା ବଲାର ଜନ୍ୟ ବା ଆମାଦେର ସାଥେ କଥା ବଲାର ଜନ୍ୟ ଆପନି ଏକଜନ ଦୋଭାରୀ ପେତେ ପାରେନ୍ତି। ଆପନି ସଦି ବାଂଲା (Bengali) ଏ କଥା ବଲେନ୍ତି, ତାହଲେ ବିନାମୂଲ୍ୟେର ଭାଷା ସହାୟତା ପରିବେବା ଏବଂ ଅନ୍ୟାନ୍ୟ ବିନାମୂଲ୍ୟେର ବିଭିନ୍ନ ଯୋଗଯୋଗ ପଦ୍ଧତି, ସେମନ ବଡ଼ ମୁଦ୍ରଣ, ଆପନାର ଜନ୍ୟ ଉପଲବ୍ଧ ଥାକବେ। ମେଡିକେଲ ପ୍ଲାନେର ଜନ୍ୟ କଲ କରନ୍ତି 1-866-260-2723 ନମ୍ବରେ, ଭିଶନ ପ୍ଲାନେର ଜନ୍ୟ କଲ କରନ୍ତି 1-800-638-3120 ନମ୍ବରେ, ଡେନ୍ଟାଲ ପ୍ଲାନେର ଜନ୍ୟ କଲ କରନ୍ତି 1-877-816-3596 ନମ୍ବରେ, ଅଥବା ଆପନାର ସଦ୍ସା ଆଇଡି କାର୍ଡେ ଟୋଲ-ଫ୍ରି ଫୋନ ନମ୍ବରେ କଲ କରନ୍ତି। (TTY: 711)

ចំណាំ: អ្នកអាជីវកម្មបាបក្រឹម ដែលមិនមានគោលការណ៍ឱ្យបានមុន នៅពេលណាត់ចូល
ប្រើបាយជាមួយបើដើរឡើង បើសិទ្ធិមុនខ្លួន (Cambodian Mon-Khmer) នានាបានដឹងទូយការណា
នៅយកគោលការណ៍ ការទេសចរណ៍នៃយកគោលការណ៍ និងទម្រង់ពេជ្រាង មូលដ្ឋាមគ្រប់មុន។
ឬមហាផ្ទៃ/សង្គមទៅ 1-866-260-2723 សម្រាប់ការព្រាសន់ផ្លូវ 1-800-638-3120 សម្រាប់ការព្រាសន់តែង 1-
877-816-3596 សម្រាប់ការព្រាសន់ចំណាំឡើង បូរាណទៅសង្គមទៅនៃយកគោលការណ៍ និងទម្រង់ពេជ្រាង
នៃសាធារណ៍ទៅសង្គមទៅនៃយកគោលការណ៍ (រាយការណ៍ 711)។

ATENSHUN: Kuŋka me liye ayu yo interprete para ughul maghal na dokto ya eppunghi me guahu. Gare kapetal **Faluwasch (Carolinian)**, ye toore paliuwal kapetal Faluwasch lane bwe me sew format, ta tipel lane, bwe bwale tepangiyom. Kali 1-866-260-2723 para ughul Lalap ni ughul tipiye, 1-800-638-3120 para ughul Lalap ni tipiye nu mata, 1-877-816-3596 para ughul Lalap ni tipiye nu apapa, o kali ewe kali rerekkepal ni Nuumur ni telepon yeeg listed me ni Kaaret ni meybur ID-mu. (TTY: 711).

ATENSYON: Siña hao humosga un intérprete para kumuentos yan i doktermu gi ora di i konsulta-mu pat yan hame. Yanggen fifino' hao **CHamoru (Chamorro)**, guaha setbisió siha para hågu ni' mandibåtdi, i setbisió fino' pat lengguåhi yan fina'uma'ëspiha gi otro na manera siha, taiguihi i para mana'dångkolo i inemprenta. Kålle 1-866-260-2723 para Planåñ Mediku, 1-800-638-3120 para Planåñ Visión, 1-877-816-3596 para Planåñ Dental, pat kålle i númeru gratut na teleponu na esta på'go gi kåtta ID para miembro -mu. (TTY: 711).

請注意：您可以獲得一位口譯員，在您看診時與您的醫生溝通或平常與我們溝通。如果您說**中文 (Chinese)**，我們可為您提供免費的語言協助服務與其他溝通格式，例如大字版文件。醫療計劃請致電**1-866-260-2723**，視力計劃請致電**1-800-638-3120**，牙科計劃請致電 **1-877-816-3596**，或撥打您會員卡上所列的免付費電話號碼。(TTY : 711)。

توجه: شما می‌توانید یک مترجم برای صحبت با یزشک خود در زمان ویزیت یا برای گندگو با ماء درخواست کنید. اگر فارسی (Farsi) صحبت می‌کنید، خدمات رایگان کمک زبانی و خدمات رایگان ارتباطاتی در سایر قالب‌ها، مانند جایب با حروف درشت، در نسخه شما هستند. برای برنامه‌های پزشکی با شماره **1-866-260-2723** و برای طرح چشم پزشکی با شماره **1-800-638-3120** و برای طرح ندایزشکی با شماره **1-877-816-3596**، با با اگر به کمک بیشتری نیاز دارید، با خط طن رایگان سازمان (TTY: 711)

ATTENTION : Vous pouvez demander à un(e) interprète de parler à votre médecin au moment de votre rendez-vous ou avec nous. Si vous parlez **français (French)**, des services d'assistance linguistique et des communications dans d'autres formats, notamment en gros caractères, sont mis à votre disposition gratuitement. Appelez le **1-866-260-2723** pour les régimes médicaux, le **1-800-638-3120** pour les régimes de soins de la vue, le **1-877-816-3596** pour les régimes de soins dentaires, ouappelez le numéro de téléphone gratuit indiqué sur votre carte de membre. (TTY : 711).

ACHTUNG: Sie können für Gespräche mit Ihrem Arzt bei Ihrem Termin oder mit uns einen Dolmetscher anfordern. Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlose Sprachassistentendienste und kostenlose Kommunikation in anderen Formaten, wie zum Beispiel große Schrift, zur Verfügung. Rufen Sie **1-866-260-2723** für Krankenversicherungen, **1-800-638-3120** für Augenversicherungen, **1-877-816-3596** für Zahnsicherungen oder die gebührenfreie Telefonnummer auf Ihrer Mitgliedskarte an. (TTY: 711).

ΠΡΟΣΟΧΗ: Μπορείτε να πάρετε έναν διερμηνέα για να μιλήσετε με το γιατρό σας στο ραντεβού σας ή για να μιλήσετε μαζί μας. Εάν μιλάτε **Ελληνικά (Greek)**, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες γλωσσικής βοήθειας και δωρεάν επικοινωνία σε άλλες μορφοποιήσεις, όπως μεγάλα γράμματα. Καλέστε στο **1-866-260-2723** για ιατρικά προγράμματα, στο **1-800-638-3120** για οφθαλμολογικά προγράμματα, στο **1-877-816-3596** για οδοντιατρικά προγράμματα ή καλέστε τον αριθμό τηλεφώνου χωρίς χρέωση που αναγράφεται στην κάρτα μέλους σας. (TTY: 711).

ધ્યાન આપો: તમે તમારી મુલાકાત સમયે અથવા અમારી સાથે તમારા ડોક્ટર સાથે વાત કરવા માટે દુભાષિયા મેળવી શકો છો. જો તમે ગુજરાતી (Gujarati), બોલો છો, તો મફત ભાષા સહયતા સેવાઓ અને અન્ય ફોર્મેટમાં મફત સંચાર, જેમ કે મોટી પ્રિન્ટ, તમારા માટે ઉપલબ્ધ છે. મેડિકલ પ્લાન માટે **1-866-260-2723**, વિજન પ્લાન માટે **1-800-638-3120**, ડેન્ટલ પ્લાન માટે **1-877-816-3596** પર કોલ કરો અથવા તમારા સભ્ય આઈડી કાર્ડ પર સ્થિરિક્ષ ટોલ-ફી ક્રોન નંબર પર કોલ કરો. (TTY: 711).

ATANSYON: Ou ka jwenn yon entèprèt pou pale ak doktè ou a nan moman randevou w la oswa avèk nou. Si w pale **Kreyòl Ayisyen (Haitian Creole)**, sèvis asistans lang gratis ak komunikasyon gratis nan lòt fòma, tankou gwo lèt, disponib pou ou. Rele **1-866-260-2723** pou Plan Medikal, **1-800-638-3120** pou Plan Vizyon, **1-877-816-3596** pou Plan Dantè, oswa rele nimewo telefòn gratis ki endike sou kat ID manm ou a. (TTY: 711).

ध्यान दें: आप अपनी अपॉइंटमेंट के समय या हमारे साथ अपने डॉक्टर से बात करने के लिए एक दुआषिया प्राप्त कर सकते हैं। यदि आप हिन्दी (Hindi) बोलते हैं, तो मुफ्त भाषा सहायता सेवाएँ और बड़े प्रिंट जैसे अन्य प्रारूपों में मुफ्त संचार सेवा आपके लिए उपलब्ध हैं। मेडिकल प्लान के लिए 1-866-260-2723 पर कॉल करें, विजन प्लान के लिए 1-800-638-3120 पर, डॉक्टर प्लान के लिए 1-877-816-3596 पर कॉल करें, या अपने सदस्य आईडी कार्ड पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें। (TTY: 711)

CEEB TOOM: Koj tuaj yeem tau txais ib tug neeg txhais lus tham nrog koj tus kws kho mob thaum lub sijhawm kev teem cajj los sis thaum tham nrog peb. Yog tias koj hais **Lus Hmoob (Hmong)**, yuav muaj cov kev pab cuam txhais lus pub dawb thiab kev sib txuas lus ua lwm hom qauv, xws li luam ua tus ntawv loj rau koj. Hu rau **1-866-260-2723** rau Cov Phiaj Xwm Kho Mob, **1-800-638-3120** rau Cov Phiaj Xwm Kho Qhov Muag, **1-877-816-3596** rau Cov Phiaj Xwm Kho Hniav, los yog hu rau tus xov tooj hu dawb uas teev rau hauv koj daim npav ID. (TTY: 711).

ATENCION: Makaalaka iti interpreter a makisarita kadakami weno iti doktormo iti oras ti appointment-mo. No makasaoka iti **Ilocano (Ilocano)**, makaalaka iti libre a tulong iti lengguahen libre a pannakikomunikar iti sabali a format, kas iti dadakkel a letra. Tawagam ti **1-866-260-2723** para kadagiti Plan a Medikal, **1-800-638-3120** para kadagiti Plan para iti Panagkita, **1-877-816-3596** para kadagiti Plan para iti Ngipen, weno tawagam ti libre a numero ti telefono a nailista iti ID card-mo kas miembro. (TTY: 711).

ATTENZIONE: il giorno del Suo appuntamento, può richiedere i servizi di un interprete per parlare con il Suo medico o con noi. Se parla **italiano (Italian)**, sono disponibili gratuitamente servizi di assistenza linguistica e comunicazioni in altri formati, come la stampa a caratteri grandi. Chiami il numero **1-866-260-2723** per i piani sanitari, il numero **1-800-638-3120** per i piani oculistici e il numero **1-877-816-3596** per i piani dentistici, oppure chiami il numero verde riportato sul Suo tesserino identificativo. (TTY: 711).

ご注意 : ご予約にお越しの際またはご来院の際、医師とお話になるための通訳者を手配することが可能です。あなたが**日本語 (Japanese)**をお話になる場合、無料の言語支援サービスおよび大きい活字など他の形式による無料のコミュニケーションをご利用になれます。医療プランについては**1-866-260-2723**、眼科プランについては**1-800-638-3120**、歯科プランについては**1-877-816-3596**までお電話いただくな、メンバー ID カードに記載の通話料無料の番号までお電話ください。 (TTY: 711)。

주의: 진료 시 의사와 상담하거나 저희와의 소통을 위해 통역사 서비스를 받으실 수 있습니다.
한국어(Korean)를 사용하시는 경우 무료 언어 지원 서비스와 같은 활자체 등 다른 형식으로 된 의사 소통 매체를 이용하실 수 있습니다. 의료 플랜의 경우 **1-866-260-2723**, 안과 플랜의 경우 **1-800-638-3120**, 치과 플랜의 경우 **1-877-816-3596** 번으로 전화하거나 귀하의 회원 ID 카드에 기재된 무료 전화번호로 전화하십시오. (TTY: 711).

ໝາຍອຕາດ: ທ່ານຄາມໄດ້ນໍາລາຍດະບາອາເພື່ອເວົ້າກັບທ່ານໜີໃນວົວວາທີ່ທ່ານນັດໝາຍ ຫຼື ກັບພວກເຂົາໄດ້.
ຖ້າວ່າທ່ານເວົ້າ **ລາວ** (Lao), ກາງນົບວິການຊ່ວຍເຫຼືອດ້ານ ພາສາ ແລະ ການອີການຝົກໃນຮູບແບບອິນເງິນ,
ເຊັ່ນ: ການຝຶມຂະໜາດ ໃຫຍ່ງ, ເມັນນີ້ໃຫ້ທ່ານ. ໃຫ້ **1-866-260-2723** ຂ່າວັບແຜງການທາງການແພັດ, **1-800-638-3120** ຂ່າວັບແຜງການທາງອາຍາ, **1-877-816-3596** ຂ່າວັບແຜງການທາງແຂວງ, ຫຼື
ໂທທາງເປີໃຫ້ຝົກທີ່ວະບຸໄວ້ໃນບັດປະຈໍາຕົວອະນາຈຸກຂອງທ່ານ. (TTY: 711).

SHOOH: Nánihoot'áaní góne' ne'azee' iil'íni bich'í' yánílti' doodago nihí nihich'í' yánílti'go ata' halne'í la' naayilt'eehgo biiughah. **Diné (Navajo)** bizaad bee yánílti'to, t'áá jiik'eh saad bee áka'e'eyeed bee áka'anída'ow'í dóó t'áá jiik'eh nááná lahgo át'éego bee hada'dilyaaígíí bee ahíl hane', díí nitsaago bik'e'ashchíní, ná dahólq. Ats'iis Nánél'íjh Bee Hada'dít'éhí biniiyé kohjjí' 1-866-260-2723 hodíilnih, Anáá' Bee Hoot'íni Bee Hada'dít'éhí biniiyé kohjjí' 1-877-816-3596 hodíilnih, doodago bee nił ha'dít'éhí ninaaltsoos nitl'izí bee nééhózíni ID bąąh t'áá jiik'eh náamboo bee dahane'í biká'ígíí bee hodíilnih. (TTY: 711).

दिनांक: तपाईंले आफ्नो अपोइन्टमेन्टको समयमा वा हामीसँग आफ्नो डाक्टरसँग कुरा गर्न दोभाषे लिन सक्नुहुन्छ। तपाईं नेपाली (Nepali) बोल्नुहुन्छ भने, निःशुल्क भाषा सहायता सेवाहरु र ठूलो अक्षर जस्ता अन्य ढाँचाहरूमा निःशुल्क सञ्चार सेवाहरु तपाईंको लागि उपलब्ध छन्। चिकित्सा योजनाहरूको लागि 1-866-260-2723 भिजन योजनाहरूको लागि 1-800-638-3120 दन्त योजनाहरूको लागि 1-877-816-3596 मा कल गर्नुहोस्, वा तपाईंको सदस्य परिचयपत्रमा सूचीबद्ध टोल-फ्री फोन नम्बरमा कल गर्नुहोस्। (TTY: 711)

WICHDICH: Du darfscht en Interpreter griege fer schwetze mit dei Dokter an dei Appointment odder mit uns. Wann du **Deitsch (Pennsylvania Dutch)** schwetscht un brauchscht Hilf fer communicat-e, kenne mer dich helfe unni as es dich ennich eppes koschde zellt. Mir kenne differnti Sadde Schprooch-Hilf beigriege aa fer nix. Call 1-866-260-2723 fer Plans as zu duh hen mit Dokteres, 1-800-638-3120 fer Plans as zu duh hen mit Sehne, 1-877-816-3596 fer Plans as zu duh hen mit Zaeh, odder call die Toll-Free Phone Number as uff dei ID Card is. (TTY: 711).

UWAGA: Możesz poprosić tłumacza o pomoc w rozmowie z lekarzem w czasie wizyty lub z nami. Osoby mówiące w języku **polskim (Polish)**, mają dostęp do bezpłatnej usługi pomocy językowej i bezpłatnej komunikacji w innych formatach, takich jak duży druk. Zadzwoń pod numer 1-866-260-2723 w celu uzyskania informacji o planach medycznych, 1-800-638-3120 o planach okulistycznych, 1-877-816-3596 o planach stomatologicznych lub zadzwoń pod bezpłatny numer telefonu podany na karcie członkowskiej. (TTY: 711).

ATENÇÃO: Você pode ter um intérprete para falar com o médico no momento da consulta ou conosco. Se você fala português (Portuguese), há serviços gratuitos de assistência linguística e comunicações gratuitas em outros formatos, como letras grandes, disponíveis para você. Ligue para 1-866-260-2723 para planos médicos, 1-800-638-3120 para planos oftalmológicos, 1-877-816-3596 para planos odontológicos ou ligue para o número de telefone gratuito listado no seu cartão de ID de membro. (TTY: 711).

ਪਿਆਨ ਦਿਓ: ਤੁਸੀਂ ਆਪਣੀ ਅਪਾਈਟਮੈਂਟ ਦੇ ਸਮੇਂ ਆਪਣੇ ਡਾਕਟਰ ਨਾਲ ਜਾਂ ਸਾਡੇ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ (Punjabi) ਬੋਲਦੇ ਹੋ, ਤਾਂ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ਹੋਰ ਫਾਰਮੇਟਾਂ ਵਿੱਚ ਮੁਫਤ ਸੰਚਾਰ, ਜਿਵੇਂ ਕਿ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿੱਚ, ਤੁਹਾਡੇ ਲਈ ਉਪਲਬਧ ਹਨ। ਸੈਡੀਕਲ ਯੋਜਨਾਵਾਂ ਲਈ 1-866-260-2723, ਵਿਜਨ ਯੋਜਨਾਵਾਂ ਲਈ 1-800-638-3120, ਡੈਂਟਲ ਯੋਜਨਾਵਾਂ ਲਈ 1-877-816-3596 ਤੇ ਕਾਲ ਕਰੋ, ਜਾਂ ਆਪਣੇ ਸੰਭਰ ਆਈਡੀ ਕਾਰਡ ਤੇ ਸੂਚੀਬੱਧ ਟੋਲ-ਫ੍ਰੀ ਫੋਨ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। (TTY: 711)

ВНИМАНИЕ! Вы можете воспользоваться услугами устного переводчика для общения с вашим врачом во время приема или через наши услуги. Если вы говорите на **русском языке (Russian)**, вам доступны бесплатные услуги языковой поддержки и бесплатные материалы в других форматах, например, напечатанные крупным шрифтом. Позвоните по телефону **1-866-260-2723** для медицинских планов, **1-800-638-3120** для планов по охране зрения, **1-877-816-3596** для планов по стоматологическим услугам или на линию для бесплатного звонка, указанную на вашей идентификационной карточке участника. (Линия TTY: 711).

FA'AALIGA: Afai e te tautala i le **Faa-Samoa (Samoan)**, o lo'o avanoa mo oe 'au'aunaga fesoasoani tau gagana e leai se totogi ma feso'ota'iga e leai se totogi i isi faiga, e pei o lomiga e lapopo'a mata'itusi. Vala'au 1-866-260-2723 mo Fuafuaga Fa'afoma'i, 1-800-638-3120 mo Fuafuaga Va'ai, 1-877-816-3596 mo Fuafuaga Nifo, pe vala'au le numera telefoni e leai se totogi o lo'o lisiina i luga o lau pepa ID taqata. (TTY: 711).

FIIRO GAAR AH: Waxaad heli kartaa turjumaan si aad ula hadasho dhakhtarkaaga wakhtiga ballanta ama annaga. Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda bilaashka ah iyo isgaarsiino bilaash ah oo qaabab kale ah, sida far waaweyn, aaya diyaar kuu ah. Wac **1-866-260-2723** wixii ah Qorshayaasha Caafimaadka, **1-800-638-3120** Qorshooyinka Aragtida, **1-877-816-3596** wixii ah Qorshooyinka Ilkaha, ama wac lambarka telefoonka bilaashka ah ee ku qoran kaarka aqoonsiga xubinta. (TTY: 711).

ATENCIÓN: Puede conseguir un intérprete para hablar con nosotros o con su médico durante su cita. Si usted habla **español (Spanish)**, tiene a su disposición servicios gratuitos de asistencia en otros idiomas y comunicaciones gratuitas en otros formatos, como letra grande. Llame al 1-866-260-2723 para los planes médicos, al 1-800-638-3120 para los planes de la vista y al 1-877-816-3596 para los planes dentales, o llame al número de teléfono gratuito que aparece en su tarjeta de identificación de membresía. (TTY: 711).

PAUNAWA: Maaari kang makakuha ng interpreter upang makausap ang iyong doktor sa panahon ng iyong appointment o sa pakikipag-usap sa amin. Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika at libreng komunikasyon sa ibang mga format, tulad ng malalaking print. Tumawag sa **1-866-260-2723** para sa **Mga Planong Medikal**, **1-800-638-3120** para sa **Mga Plano para sa Paningin**, **1-877-816-3596** para sa **Mga Plano para sa Ngipin**, o tumawag nang libre sa numero ng telefono na nakalista sa iyong ID card ng miyembro. (TTY: 711).

หมายเหตุ: ถูกมองว่าขอตัวไม่ถูกถูกกับแพทย์ของคุณไปได้ในเวลาที่คุณต้องหมายหรือกันเรา หากคุณพูดภาษาไทย (Thai) เรายินดีให้บริการช่วยเหลือด้านภาษาและภาษาอื่นๆในรูปแบบอื่นๆ เช่น การพูดที่ด้วยตัวอักษรไทยหรือไทยไม่ติดคำให้ข้อ โทร 1-866-260-2723 สำหรับการวางแผนทางการแพทย์ 1-800-638-3120 สำหรับการวางแผนด้านภาษี 1-877-816-3596 สำหรับการวางแผนด้านการเงิน หรือโทรไปรับหน่วยเรียนโดยตัวพ่อที่รับปีรับนิสิตประจำตัวของมหาวิทยาลัยของคุณ (TTY: 711)

ЗВЕРНІТЬ УВАГУ! Під час прийому у лікаря або розмови з нами ви маєте змогу скористатися послугами усного перекладача. Якщо ви розмовляєте **українською (Ukrainian)**, ви можете безоплатно користуватися послугами мовної підтримки, а також безоплатно отримувати інформаційні матеріали в інших форматах, як-от набрані великим шрифтом. Телефонуйте на номер **1-866-260-2723** щодо планів медичного страхування, на номер **1-800-638-3120**, щоб дізнатися докладніше про плани страхового покриття офтальмологічних послуг, на номер **1-877-816-3596**, щоб дізнатися докладніше про плани страхового покриття стоматологічних послуг, або телефонуйте на номер безкоштовної телефонної лінії, зазначений на вашій ідентифікаційній картці учасника. (лінія TTY: 711).

توجه فرمائیں: آپ اپنی ملکات کے وکٹ بارے سائی ٹالکر سے بات کریے کے لئے مترجم حاصل کر سکتے ہیں۔ اگر آپ اردو (Urdu) بولتے ہیں، تو مفت لسانی معاونتی خدمات اور دیگر فارمیش ملٹل ایچ پرنسپل میں مفت مواصلات آپ کے لئے ممکن ہے۔ میڈیکل پالنر کے لئے 866-260-2723، 1-800-638-3120، 1-877-816-3596 یا 1-877-816-3596 ہر کال کریں، یا TTY: 711)

LƯU Ý: Quý vị có thể có một thông dịch viên miễn phí để nói chuyện với bác sĩ trong buổi hẹn khám của mình hoặc nói chuyện với chúng tôi. Nếu quý vị nói **Tiếng Việt (Vietnamese)**, quý vị sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện trao đổi liên lạc miễn phí ở các định dạng khác, chẳng hạn như bản in chữ lớn. Hãy gọi **1-866-260-2723** cho các Chương trình Y tế, **1-800-638-3120** cho các Chương trình Nhãm khoa, **1-877-816-3596** cho các Chương trình Nha khoa, hoặc gọi số điện thoại miễn phí được ghi trên thẻ ID hội viên của quý vị. (TTY: 711).