Asuris Northwest Health: Balance 5000

Coverage Period: 01/01/2017 - 12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Cov

Coverage for: Individual & Eligible Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at asuris.com or by calling 1 (888) 370-6162.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$5,000 member / \$10,000 family per calendar year. Doesn't apply to <u>preferred</u> and participating preventive care. Copayments or amounts in excess of the <u>allowed</u> amount do not count toward the <u>deductible</u> .	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-</u> <u>pocket limit</u> on my expenses?	Yes. \$7,150 member / \$14,300 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit?</u>	<u>Premiums</u> , balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-</u> <u>pocket limit</u> .
Does this plan use a network of providers?	Yes. See asuris.com/Preferred or call 1 (888) 370-6162 for lists of preferred or participating providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .

Questions: Call 1 (888) 370-6162 or visit us at asuris.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary.

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- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- <u>Coinsurance</u> is *your* share of the costs of a covered service, calculated as a percent of the <u>allowed amount</u> for the service. For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
- The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
- This plan may encourage you to use **preferred** and participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions
	Primary care visit to treat an injury or illness	\$15 copay / visit, and 30% coinsurance	\$15 copay / visit, and 30% coinsurance	50% coinsurance	<u>Copayment</u> applies to each <u>preferred</u> or participating office visit only, <u>deductible</u> waived. All other services are covered at
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$15 copay / visit, and 30% coinsurance	\$15 copay / visit, and 30% coinsurance	50% coinsurance	the <u>coinsurance</u> specified, after <u>deductible</u> .
	Other practitioner office visit	30% coinsurance for acupuncture and spinal manipulations	50% coinsurance for acupuncture and spinal manipulations	50% coinsurance for acupuncture and spinal manipulations	Coverage is limited to 12 acupuncture visits / year. Coverage is limited to 10 spinal manipulations / year.
	Preventive care/ screening/immunization	No charge	No charge	50% coinsurance	No charge for childhood immunizations from non-participating providers .
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	50% coinsurance	50% coinsurance	none—
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions	
	Generic drugs	\$20 copay / mail order prescription No charge for self-administrable cancer chemotherapy drugs			Coverage is limited to a 90-day supply retail (1 copay per 30-day supply) or mail order. Coverage is limited to a 30-day supply for	
If you need drugs to treat your illness or	Preferred brand drugs	\$80 cc	copay / retail prescrip ppay / mail order presc administrable cancer o	injectable drugs, specialty drugs and self- administrable cancer chemotherapy drugs. No charge for FDA-approved women's		
More information	Non-preferred brand drugs \$60 copay / retail prescription \$120 copay / mail order prescription No charge for self-administrable cancer chemotherapy drugs				contraceptives prescribed by a health care provider . No charge for tobacco use cessation drug coverage when obtained with a prescription	
about prescription drug coverage is available at asuris.com/formula ry/2017/3tierPML.	Specialty drugs		nsurance / specialty pr -administrable cancer o	order at a participating pharmacy. You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent generic drug, in addition to the copayment and/or coinsurance . For specialty drugs, the first fill is allowed at a retail pharmacy. Additional fills must be provided at a specialty pharmacy.		
If you have	Facility fee (e.g., ambulatory surgical center) 20% coinsurance for ambulatory surgical centers; 30% coinsurance for all other facilities		50% coinsurance	50% coinsurance	none	
outpatient surgery	Physician/surgeon fees	20% coinsurance for ambulatory surgical centers; 30% coinsurance for all other facilities 50% coinsurance 50% coinsurance			none	
If you need immediate medical attention	Emergency room services	30% coinsurance after \$300 copay	30% coinsurance after \$300 copay	30% coinsurance after \$300 copay	Copayment applies to the facility charge for each visit (waived if admitted), whether or not the deductible has been met.	

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions	
	Emergency medical transportation	30% coinsurance	30% coinsurance	30% coinsurance	none	
Urgent care			s the If you visit a he or If you have a test Events.	none		
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	50% coinsurance	none	
nospitai stay	Physician/surgeon fee	30% coinsurance	50% coinsurance	50% coinsurance	none	
	Mental/Behavioral health outpatient services	\$15 copay / visit, and 30% coinsurance	\$15 copay / visit, and 30% coinsurance	50% coinsurance		
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health inpatient services	30% coinsurance	30% coinsurance	50% coinsurance	Copayment applies to each preferred and participating outpatient therapy visit,	
	Substance use disorder outpatient services	\$15 copay / visit, and 30% coinsurance	\$15 copay / visit, and 30% coinsurance	50% coinsurance	deductible waived.	
	Substance use disorder inpatient services	30% coinsurance	30% coinsurance	50% coinsurance		
If you are pregnant	Prenatal and postnatal care	30% coinsurance	50% coinsurance	50% coinsurance	Maternity services for children are not	
ii you are pregnant	Delivery and all inpatient services	30% coinsurance	50% coinsurance	50% coinsurance	covered.	
	Home health care	30% coinsurance	50% coinsurance	50% coinsurance	Coverage is limited to 130 visits / year.	
If you need help recovering or have other special health needs	Rehabilitation services	30% coinsurance	50% coinsurance	50% coinsurance	Coverage is limited to 30 inpatient days / year. Coverage is limited to 25 outpatient visits / year.	
	Habilitation services	30% coinsurance	50% coinsurance	50% coinsurance	Coverage for outpatient neuro- developmental therapy is limited to 25 visits / year.	
	Skilled nursing care	30% coinsurance	50% coinsurance	50% coinsurance	Coverage is limited to 60 inpatient days / year.	

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions
	Durable medical equipment	30% coinsurance	50% coinsurance	50% coinsurance	none
Hospice service		30% coinsurance	50% coinsurance	50% coinsurance	Coverage is limited to 14 respite days / lifetime.
If your shild moods	Eye exam	Not covered	Not covered	Not covered	none
If your child needs dental or eye care	Glasses	Not covered	Not covered	Not covered	none
dental of eye care	Dental check-up	Not covered	Not covered	Not covered	none

Excluded Services & Other Covered Services:

• Acupuncture

Bariatric surgery	 Hearing aids 	• Routine eye care (Adult)
Cosmetic surgery, except congenital anomalie	es • Infertility treatment	• Routine foot care
Dental care (Adult)	• Long-term care	• Vision hardware
	• Private-duty nursing	 Weight loss programs, except as covered under preventive care

• Chiropractic care

• Non-emergency care when traveling outside

the U.S.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1 (888) 370-6162. You may also contact your state insurance department, the 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact the plan at 1 (888) 370-6162 or visit www.Asuris.com. You may also contact your state insurance department at 1 (800) 562-6900 or www.insurance.wa.gov or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy <u>does</u>** <u>provide</u> minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." **This health coverage** does meet the minimum value standard for the benefits it provides.

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (888) 370-6162.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby

(normal delivery)

■ Amount owed to providers: \$7,540

■ Plan pays: \$1,690 ■ Patient pays: \$5,850

Sample care costs:

Vaccines, other preventive Total	\$40 \$7,540
Vagainas athan proventivo	\$40
Radiology	\$200
Prescriptions	\$200
Laboratory tests	\$500
Anesthesia	\$900
Hospital charges (baby)	\$900
Routine obstetric care	\$2,100
Hospital charges (mother)	\$2,700

Patient pays:

Deductibles	\$5,000
Copays	\$20
Coinsurance	\$680
Limits or exclusions	\$150
Total	\$5,850

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

■ Amount owed to providers: \$5,400

Plan pays: \$3,410Patient pays: \$1,990

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$420
Copays	\$1,530
Coinsurance	\$0
Limits or exclusions	\$40
Total	\$1,990

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include <u>premiums</u>.
- Sample care costs are based on national averages supplied by the U.S.
 Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from innetwork <u>providers</u>. If the patient had received care from out-of-network <u>providers</u>, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how <u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u> can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

No. Coverage Examples are <u>not</u> cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your <u>providers</u> charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

Yes. An important cost is the <u>premium</u> you pay. Generally, the lower your <u>premium</u>, the more you'll pay in out-of-pocket costs, such as <u>copayments</u>, <u>deductibles</u>, and <u>coinsurance</u>. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.



DISCRIMINATION IS AGAINST THE LAW

This Notice has Important Information. Asuris complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This notice has important information about your application or coverage. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information, and other information about your application or coverage, in your own language at no cost. Call 888-232-8229. (TTY: 711)

HELP IN OTHER LANGUAGES

The following translations help people who do not read English understand their rights and responsibilities and who to call for help. Including these translations is a federal requirement for all health plans sold on the state or federal marketplaces.

Spanish: Este aviso tiene información importante. Asuris cumple con las leyes de derechos civiles federales aplicables y no discrimina sobre la base de raza, color, nacionalidad, edad, discapacidad o sexo. Este aviso tiene información importante sobre su solicitud o cobertura. Busque las fechas importantes en este aviso. Es posible que tenga que tomar alguna acción en un determinado plazo para mantener su cobertura de salud o ayuda con los costos. Usted tiene derecho a obtener esta información y otra información sobre su solicitud o cobertura, en su propio idioma y sin costo. Llame al 888-232-8229. (TTY: 711)

Chinese Traditional: 本通知含有重要資訊。Asuris 遵守適用之聯邦政府民權法,不會因種族、膚色、原始出生國籍、年齡、身心障礙或性別的不同而予以差別待遇。本通知含有有關您申請或進行承保的重要資訊。請留意本通知內的重要日期。請在期限之前採取行動,以確保您的醫療保障或協助支付費用。您有權索取使用您語言撰寫的這類資訊,以及有關您申請或承保的相關資訊。請撥打 888-232-8229 索取。(聽障專線:711)

Vietnamese: Thông báo này có Thông tin Quan trọng. Asuris tuân thủ luật pháp Liên bang về quyền công dân hiện hành và không phân biệt đối xử theo chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật hoặc giới tính. Thông báo này có thông tin quan trọng về đơn đăng ký hoặc bảo hiểm của quý vị. Tìm những ngày chính trong thông báo này. Quý vị có thể cần hành động trước một số thời hạn để duy trì bảo hiểm sức khỏe của mình hoặc được giúp đỡ có tính phí. Quý vị có quyền lấy thông tin này và thông tin khác về đơn đăng ký hoặc bảo hiểm, bằng ngôn ngữ của mình miễn phí. Gọi số 888-232-8229. (TTY: 711)

Korean: 이 공지 사항에는 중요 정보가 들어 있습니다. Asuris은 해당 연방 민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애, 또는 성별에 따라 차별하지 않습니다. 이 공지 사항에는 해당 신청서 또는 적용 범위에 관한 중요한 정보가 있습니다. 이 공지 사항의 주요 날짜를 찾아 보십시오. 해당 건강 보험을 그대로 유지하거나 비용을 지원 받으려면 특정 기한까지 조치를 취하셔야 합니다. 귀하는 모국어로 작성된 본 정보나 해당 신청서 또는 보장 범위에 대한 기타 정보를 무료로 받을 수 있는 권리가 있습니다. 888-232-8229로 연락하십시오. (TTY: 711)

Russian: В данном Уведомлении содержится важная информация. Asuris несет обязательства по соблюдению применимых норм федерального законодательства о гражданских правах и не допускает дискриминации по признаку расы, цвета кожи, национального происхождения, возраста, статуса инвалидности или пола. В данном уведомлении содержится важная информация о вашем заявлении или страховом покрытии. Обратите внимание на ключевые даты, указанные в данном уведомлении. Возможно, вам нужно предпринять некоторые действия к определенному сроку, чтоб сохранить страховое покрытие или получить помощь с расходами. Вы имеете право получить данную, а также прочую информацию о вашем заявлении или страховом покрытии на родном языке бесплатно. Позвоните по номеру 888-232-8229. (ТТҮ: 711)

Tagalog: Ang Abiso na ito ay may Mahalagang Impormasyon. Ang Asuris ay sumusunod sa mga naaangkop na Pederal na batas sa mga karapatang sibil at hindi nagdidiskrimina batay sa lahi, kulay, bansang pinagmulan, edad, kapansanan, o kasarian. Ang abiso na ito ay may mahalagang impormasyon tungkol sa iyong aplikasyon o coverage. Hanapin ang mga importanteng petsa sa abiso na ito. Maaaring kailangan mong gumawa ng hakbang hanggang sa mga partikular na takdang araw upang mapanatili mo ang iyong coverage sa kalusugan o tulong sa mga gastusin. May karapatan kang makuha ang impormasyong ito, at iba pang impormasyon tungkol sa iyong aplikasyon o coverage, sa iyong sariling wika nang walang bayad. Tumawag sa 888-232-8229. (TTY: 711)

Ukrainian: Це повідомлення містить важливу інформацію. Asuris дотримується застосовного федерального законодавства про громадянські права та не проводить політику дискримінації за расовою приналежністю, кольором шкіри, походженням, віком, інвалідністю та статевою ознакою. Це повідомлення містить важливу інформацію про пов'язану з вами програму або страхове покриття. Зверніть увагу на ключові дати в цьому повідомленні. Щоб зберегти за собою план медичного страхування або право отримувати грошову допомогу, можливо, вам потрібно буде вжити відповідні заходи, для яких установлено певні часові обмеження. Ви маєте право на безкоштовне отримання рідною мовою як цієї інформації, так і будь-якої іншої, пов'язаної з програмою чи страховим покриттям. Телефонуйте за таким номером: 888-232-8229 (телетайп: 711).

Mon-Khmer, Cambodian: សេចក្ដីជូនដំណឹងនេះមានព័ត៌មានសំខាន់ ។ Asuris អនុលោមទៅកាមច្បាប់របស់សហព័ន្ធស្ដីពីសិទ្ធិពលរដ្ឋ ហើយមិនមានការរើសអើងចំពោះពូដសាសន៍ ពណ៍សម្បូរ សញ្ជាតិដើម អាយុ ពិការភាព ឬភេទឡើយ ។ សេចក្ដីជូនដំណឹងនេះមានព័ត៌មានសំខាន់ស្ដីអំពីពាក្យសុំ ឬការធានារ៉ាប់រងសុខភាពរបស់អ្នក ។ សូមរកមើលកាលបរិច្ឆេទសំខាន់ៗក្នុងសេចក្ដី ជូនដំណឹងនេះ ។ អ្នកអាចត្រូវចាត់វិធានការឲ្យបានត្រឹមកាលបរិច្ឆេទកំណត់ ដើម្បីរក្សាបាននូវការធានារ៉ាប់រងសុខភាព ឬបានទទួលការជួយចេញការចំណាយថ្លៃថែទាំសុខភាពរបស់អ្នក ។ អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះ និងព័ត៌មានដទៃ អំពីពាក្យសុំ ឬការធានារ៉ាប់រងសុខភាពរបស់អ្នក ជាភាសាដែលអ្នកប្រើ ដោយមិនបាច់បង់ប្រាក់ឡើយ ។ ហៅមកលេខ 888-232-8229 ។ (អ្នកពិបាកស្ដាប់ ឬពិបាកនិយាយដែលប្រើ TTY សូមហៅមកលេខ ៖ 711)

Japanese: このお知らせには大変重要な情報が含まれています。Asuris は、適用される連邦公民権法を遵守し、人種、肌の色、出身国、年齢、身体障害、性別による差別をしません。このお知らせには保険の申請と適用に関する重要な情報が含まれています。このお知らせに記載されている重要な日付にご注意ください。健康保険適用や医療費支援を引き続き受けるためには締切日までに手続きを行う必要があります。あなたにはこのお知らせおよび申請と保険適用に関するその他の情報について、無料かつ母国語で知る権利があります。こちらまでお電話ください: 888-232-8229。(TTY: 711)

Amharic: ይህ ማሳሰቢያ **ጠቃሚ መረጃ ይዟል፡፡** Asuris በሚተገበረው የፌደራል ሲቪል መብቶች ህግጋት በዘር፣ በቀለም፣ በመጡበት ብሄር፣ እድሜ፣ የአካል ጉዳት ወይም ፆታ መድሎ አይደረግም፡፡ ማሳሰቢያው ስለ ማመልከቻዎትና ሽፋን ጠቃሚ መረጃ አለው፡፡ በዚህ ማሳሳቢያ ላይ ቁልፍ ቀናትን ይፈልጉ፡፡ በተወሰኑ የመጨረሻ ቀናት የጤና ሽፋኑ ላይ ወይም የወጪን ድጋፍ እንዲቀጥል እረምጃ መውሰድ ያስፈልጋል፡፡ ይህንን መረጃ እንዲሁም በማመልከቻዎት ወይም ሽፋኑ ላይ ሌሎችንም መረጃዎች በራስዎን ቋንቋ ያለምንም ክፍያ የማግኘት መብት አሎት፡፡ 888-232-8229 ይደውሉ፡፡ (ቲቲዋይ፡- 711)

Cushite/Oromo: Beeksisni kun odeeffannoo barbaachisaa qabatee jira. Asuris Ulaagaa seera mirga Siivilii Federaalaa kan guutuu fi sanyii, bifa, lammummaa, umrii, miidhama qaamaa ykn saala irratti hundaa'ee addaan hinqoodne dha. Beeksisni kun iyyannoo ykn haguuggii kara keessan irratti odeeffannoo barbaachisaa qabatee jira. Guyyoota furtuu beeksisa kana keessa jiran ilaalaa. Haguuggii fayyaa ykn gargaarsa keessan eeggachuuf hanga dhuma yeroo ta'eetti tarkanfii ta'e gatii bastanii fudhachuu qabdu. Odeeffannoo kana fi waa'ee iyyannoo ykn haguuggii keessanii kaffaltii tokko malee afaan keessaniin argachuuf mirga qabdu. Bilbilaa 888-232-8229. (TTY: 711)

Arabic:

يحتوي هذا الإخطار على معلومات مهمة. تمتثل Asuris إلى قوانين الحقوق المدنية الفيدرالية المعمول بها ولا تمارس التمييز على أساس العرق أو اللون أو الأصل القومي أو السن أو الإعاقة أو الجنس. يحتوي هذا الإخطار على معلومات مهمة عن الطلب أو التغطية الخاصة بك. ابحث عن التواريخ الرئيسية في هذا الإخطار. فقد تحتاج إلى اتخاذ إجراء ما قبل بعض المواعيد النهائية للحفاظ على التغطية الخاصة بك أو تلقي مساعدة بخصوص التكاليف. لديك الحق في الحصول على هذه المعلومات والمعلومات الأخرى المتعلقة بالطلب أو التغطية الخاصة بك بلغتك مجانًا. اتصل بالرقم 8229-822-888. (الكتابة عن بُعد للصم: 711)

Punjabi: ਇਸ ਨੋਟਿਸ ਵਿੱਚ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੈ। Asuris ਲਾਗੂ ਫੈਡਰਲ ਨਾਗਰਿਕ ਅਧਿਕਾਰਾਂ ਦੇ ਕਨੂੰਨ ਦੇ ਅਨੁਰੂਪ ਹੈ ਅਤੇ ਜਾਤਿ, ਰੰਗ, ਰਾਸ਼ਟਰੀ ਮੂਲ, ਉਮਰ, ਅਪਾਹਿਜਤਾ, ਜਾਂ ਲਿੰਗ ਦੇ ਅਧਾਰ 'ਤੇ ਭੇਦਭਾਵ ਨਹੀਂ ਕਰਦਾ। ਇਸ ਨੋਟਿਸ ਵਿੱਚ ਤੁਹਾਡੇ ਬੇਨਤੀ-ਪੱਤਰ ਅਤੇ ਸੁਰੱਖਿਆ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੈ। ਇਸ ਨੋਟਿਸ ਵਿੱਚ ਮੁੱਖ ਮਿਤੀਆਂ ਵੇਖੋ। ਤੁਹਾਨੂੰ ਤੁਹਾਡੀ ਸਿਹਤ ਸੁਰੱਖਿਆ ਰੱਖਣ ਜਾਂ ਲਾਗਤਾਂ ਨਾਲ ਮਦਦ ਕਰਨ ਲਈ ਨਿਯਤ ਮਿਆਦ ਸੀਮਾਵਾਂ ਦੁਆਰਾ ਕਾਰਵਾਈ ਕਰਨ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ। ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ, ਅਤੇ ਆਪਣੇ ਬੇਨਤੀ ਪੱਤਰ ਜਾਂ ਸੁਰੱਖਿਆ ਬਾਰੇ ਹੋਰ ਜਾਣਕਾਰੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾ ਕਿਸੇ ਲਾਗਤ ਤੋਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। 888-232-8229 'ਤੇ ਕਾਲ ਕਰੋ। (TTY: 711)

German: Diese Mitteilung enthält wichtige Informationen. Asuris hält die Grundrechte der USA ein und es finden keine Diskriminierungen aufgrund von Rasse, Hautfarbe, nationaler Herkunft, Alter, Behinderung oder Geschlecht statt. Diese Mitteilung enthält wichtige Informationen über Ihren Antrag oder die entsprechende Versicherungsdeckung. Beachten Sie wichtige Fristen in dieser Mitteilung. Sie müssen unter Umständen Maßnahmen innerhalb bestimmter Fristen ergreifen, um Ihren Krankenversicherungsschutz zu erhalten oder eine Kostenerstattung zu erhalten. Sie haben das Recht, diese Informationen und andere Informationen über Ihren Antrag oder Ihren Versicherungsschutz kostenlos in Ihrer Sprache zu erhalten. Rufen Sie folgende Nummer an 888-232-8229. (Fernschreiber: 711)

Laotian: ແຈ້ງການສະບັບນີ້ ມີຂໍ້ມູນທີ່ສຳຄັນ. Asuris ສອດຄ່ອງກັບກົດໝາຍ ວ່າດ້ວຍ ສິດທິພົນລະເມືອງຂອງຣັຖບານກາງ ທີ່ກ່ຽວຂ້ອງ ແລະ ບໍ່ມີການຈຳແນກ ເຊື້ອຊາດ, ສີຜິວ, ຊາດກຳເນີດ, ອາຍຸ, ຄວາມເປັນຄົນພິການ ຫຼື ເພດ. ແຈ້ງການສະບັບນີ້ ມີຂໍ້ມູນທີ່ສຳຄັນກ່ຽວກັບການນຳໃຊ້ຂອງທ່ານ ຫຼື ການຄຸ້ມຄອງ. ຊອກຫາວັນທີທີ່ສຳຄັນໃນແຈ້ງການສະບັບນີ້. ທ່ານອາດຈະຕ້ອງການດຳເນີນການໃນຂອບເຂດເວລາໃດໜຶ່ງ ເພື່ອ ໃຫ້ສືບຕໍ່ໄດ້ຮັບການຄຸ້ມຄອງສຸຂະພາບຂອງທ່ານ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານ ທ່ານມີສິດເອົາຂໍ້ມູນນີ້ ແລະ ຂໍ້ມູນອື່ນ ກ່ຽວກັບການສະໝັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານ ທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍ. ຕິດຕໍ່ 888-232-8229. (TTY: 711)