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, contact Moda Health at www.modahealth.com or by calling 1-866-923-0409. 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 1-888-217-2363 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$800 coordinated care individual / \$900 non- coordinated care individual / \$2,700 family; for <u>out-of-network</u> <u>providers</u> \$1,600 individual / \$4,800 family.	Generally, you must pay all of the costs from providers 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. Examples of some services: For coordinated care members, in- network primary care visits, office visits, urgent care visit, acupuncture, spinal manipulation, naturopathic substances and biofeedback are covered before you meet your <u>deductible</u> . For all members, in-network breastfeeding support, chemical dependency services, outpatient mental health office visits, tobacco cessation treatment, virtual care visits, and most <u>preventive care</u> as well as in and out of network prescription medication and breastfeeding supplies are 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 <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</u> <u>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>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$3,850 coordinated care individual / \$4,250 non- coordinated care individual / \$12,750 family; for <u>out-of-network</u> <u>providers</u> \$8,000 individual / \$24,000 family. Maximum cost share for <u>network providers</u> \$7,900 individual / \$15,800 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, transplants and bariatric surgery not performed at Center of Excellence facilities, out-of-pocket expenses in excess of the reference price for an oral appliance or hip and knee replacements, 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> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.modahealth.com</u> or call 1-866-923-0409 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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 provider's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network</u> <u>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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay				
Common Medical Event	Services You	ces You Network Provider		Out-of-Network	Limitations, Exceptions, & Other Important	
	May Need	Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Information	
lf you visit	Primary care visit to treat an injury or illness	<ul> <li>\$20 <u>copay</u>/visit, no <u>deductible</u> for</li> <li>PCP 360 and</li> <li>\$40 <u>copay</u>/visit, no <u>deductible</u> for</li> <li>other providers</li> <li>\$10 <u>copay</u>/visit, no <u>deductible</u> for</li> <li>virtual care visits</li> </ul>	20% <u>coinsurance</u> \$10 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	50% <u>coinsurance</u>	No charge for virtual care visit with CirrusMD.	
a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$20 <u>copay</u> /visit, no <u>deductible</u> for acupuncture, spinal manipulation and naturopathic physicians \$40 <u>copay</u> /visit, no <u>deductible</u> for other visits.	20% coinsurance	50% <u>coinsurance</u>	No charge for virtual care visit with CirrusMD. Includes office visits by chiropractors, naturopathic physicians and acupuncturists. Limited to 12 visits per plan year for acupuncture care and spinal manipulation.	
	Preventive care/screening/ immunization	No charge for most services. \$20 <u>copay</u> /visit or 20% <u>coinsurance</u> for remaining services. No <u>deductible</u> for most services.	No charge for most services. 20% <u>coinsurance</u> for remaining services.	50% coinsurance	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	

	What You Will Pay				
Common Medical Event	Services You May Need	Network Coordinated Care (You will pay the least)	Provider Non-Coordinated Care	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a	Diagnostic test (x-ray, blood work)	No charge for services at Quest Labs. 20% <u>coinsurance</u> for other providers.	No charge for services at Quest Labs. 20% <u>coinsurance</u> for other providers.	50% <u>coinsurance</u>	Includes other tests such as EKG, allergy testing and sleep study. Some services require a \$100 <u>copay</u> .
(C	Imaging (CT/PET scans, MRIs)	\$100 <u>copay</u> , then 20% <u>coinsurance</u>	\$100 <u>copay</u> , then 20% <u>coinsurance</u>	\$100 <u>copay</u> , then 50% <u>coinsurance</u>	Prior authorization is required for many services. Failure to obtain prior authorization results in denial
lfd	Value tier	\$4 <u>copay</u> /retail, \$8 <u>copay</u> /mail-order, and \$12 <u>copay</u> /90-day retail prescription	\$4 <u>copay</u> /retail, \$8 <u>copay</u> /mail-order, and \$12 <u>copay</u> /90-day retail prescription	\$4 <u>copay</u> /retail prescription	No <u>deductible</u> . Prescription <u>copay</u> and <u>coinsurance</u> apply to the maximum cost share.
If you need drugs to treat your illness or condition	Select tier	\$12 <u>copay</u> /retail, \$24 <u>copay</u> /mail-order, and \$36 <u>copay</u> /90-day retail prescription	\$12 <u>copay</u> /retail, \$24 <u>copay</u> /mail-order, and \$36 <u>copay</u> /90-day retail prescription	\$12 <u>copay</u> /retail prescription	Covers up to a 31-day supply (retail pharmacy); and 90-day supply (mail order and participating retail pharmacies). <u>Prior authorization</u> may be required. Mail order at Moda designated mail order
More information about prescription drug coverage_is available at	Preferred tier	25% <u>coinsurance</u> : up to \$75 maximum retail; up to \$150 maximum mail- order; and up to \$225 maximum 90-day retail prescription	25% <u>coinsurance:</u> up to \$75 maximum retail; up to \$150 maximum mail- order, and up to \$225 maximum 90-day retail prescription	25% <u>coinsurance</u> , up to \$75 maximum retail prescription	pharmacy only. Covers up to a 31-day supply for most specialty medications. <u>Prior authorization</u> may be required. Moda designated pharmacy only.
available at <u>www.modahe</u> <u>alth.com/pdl</u>	Nonpreferred tier	50% <u>coinsurance:</u> up to \$175 maximum retail; up to \$450 maximum mail- order; and up to \$525 maximum 90-day retail prescription	50% <u>coinsurance</u> : up to \$175 maximum retail; up to \$450 maximum mail- order; and up to \$525 maximum 90-day retail prescription	50% <u>coinsurance</u> , up to \$175 maximum retail prescription	<ul><li>High-cost non-preferred medications are excluded unless a formulary exception is requested and approved.</li><li>Anticancer medication is covered at no charge for in-network providers.</li></ul>

Common Medical	Services You May	Networ Coordinated Care	k Provider	Out-of-Network Provider	Limitations, Exceptions, & Other
Event	Need	(You will pay the least)	Non-Coordinated Care	(You will pay the most)	Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage_is available at www.modahe alth.com/pdl	Specialty tier	\$12 <u>copay</u> for 31-day supply, or \$36 for 90-day supply when allowed, for generic prescription, 25% <u>coinsurance</u> up to \$200 maximum for 31-day supply, or \$400 for 90-day supply when allowed, for preferred prescription, 50% <u>coinsurance</u> up to \$500 maximum for 31-day supply, or \$1,000 for 90-day supply when allowed, for non- preferred prescription	\$12 <u>copay</u> for 31-day supply, or \$36 for 90-day supply when allowed, for generic prescription, 25% <u>coinsurance</u> up to \$200 maximum for 31-day supply, or \$400 for 90-day supply when allowed, for preferred prescription, 50% <u>coinsurance</u> up to \$500 maximum for 31-day supply, or \$1,000 for 90-day supply when allowed, for non-preferred prescription	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	50% coinsurance	<u>Prior authorization</u> may be required. Failure to obtain <u>prior authorization</u>
surgery	Physician/surgeon fees	20% coinsurance	20% coinsurance	50% coinsurance	results in denial.
	Emergency room care	\$100 <u>copay</u> /visit, then 20% <u>coinsurance</u>	\$100 <u>copay</u> /visit, then 20% <u>coinsurance</u>	\$100 <u>copay</u> /visit, then 20% <u>coinsurance</u>	<u>Copay</u> waived if hospital admission immediately follows. In-network <u>deductible</u> and <u>out-of-pocket limit</u> applies.
lf you need immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	In-network <u>deductible</u> and <u>out-of-</u> pocket limit apply.
attention	Urgent care	\$40 <u>copay</u> /visit, no <u>deductible</u> \$10 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	20% <u>coinsurance</u> \$10 <u>copay</u> /visit, no <u>deductible</u> for virtual care visits	20% <u>coinsurance</u>	In-network <u>deductible</u> and <u>out-of-pocket limit</u> applies to mental health and chemical dependency services. No charge for virtual care visit with CirrusMD.

	What You Will Pay				
Common	Services You May Need	Network Provider		Out-of-Network	Limitations, Exceptions, & Other
Medical Event		Coordinated Care (You will pay the least)	Non-Coordinated Care	Provider (You will pay the most)	Important Information
If you have	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	50% <u>coinsurance</u>	Prior authorization is required. Failure to
a hospital stay	Physician/ surgeon fees	20% coinsurance	20% coinsurance	50% <u>coinsurance</u>	obtain <u>prior authorization</u> results in denial.
lf you need mental health, behavioral health, or	Outpatient services	<ul> <li>\$20 <u>copay</u>, no <u>deductible</u> for office visits and substance abuse services.</li> <li>\$10 <u>copay</u>/visit, no <u>deductible</u> for virtual care visits.</li> <li>20% <u>coinsurance</u> for other services.</li> </ul>	<ul> <li>\$20 copay, no deductible for office visits and substance abuse services.</li> <li>\$10 copay/visit, no deductible for virtual care visits.</li> <li>20% coinsurance for other services.</li> </ul>	50% <u>coinsurance</u>	No charge for virtual care visit with CirrusMD. <u>Prior authorization</u> is required for some services. Failure to obtain <u>prior</u> <u>authorization</u> results in denial.
substance abuse services	Inpatient services	\$20 <u>copay</u> , no <u>deductible</u> for substance abuse services. 20% <u>coinsurance</u> for other services.	\$20 <u>copay</u> , no <u>deductible</u> for substance abuse services. 20% <u>coinsurance</u> for other services.	50% <u>coinsurance</u>	Prior authorization is required. Failure to obtain prior authorization results in denial.
lf you are pregnant	Office visits Childbirth/delivery professional services	20% <u>coinsurance</u>	20% coinsurance         20% coinsurance	50% <u>coinsurance</u> 50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, a <u>copay</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	50% coinsurance	include tests and services described elsewhere in the SBC (i.e. ultrasound).

		What You Will Pay				
Common Medical Event	Services You May Need	Network Coordinated Care (You will pay the least)			Limitations, Exceptions, & Other Important Information	
	Home health care	20% coinsurance	20% coinsurance	50% coinsurance	Plan year maximum of 140 visits.	
If you need help recovering or have other special health	Rehabilitation services	20% coinsurance	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Plan year maximum of 30 days for inpatient and 30 sessions for outpatient rehabilitation except as required for mental health parity. May be eligible for 60 days for inpatient and 60 sessions for outpatient rehabilitation for	
	<u>Habilitation</u> <u>services</u>	20% coinsurance	20% <u>coinsurance</u>	50% <u>coinsurance</u>	acute head or spinal cord injury. Outpatient habilitation services are limited to services that qualify under rehabilitation guidelines and medically necessary to treat a mental health condition. <u>Prior authorization</u> may be required. Failure to obtain <u>prior</u> <u>authorization</u> results in denial.	
needs	Skilled nursing care	20% coinsurance	20% coinsurance	50% coinsurance	Plan year maximum of 60 days	
	Durable medical equipment	20% coinsurance	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes supplies and prosthetics. Frequency limits apply to some DME. <u>Prior</u> <u>authorization</u> may be required. Failure to obtain <u>prior authorization</u> results in denial.	
	Hospice services	20% coinsurance	20% coinsurance	50% coinsurance	None.	
lf your child	Children's eye exam	No charge	No charge	Not covered	Preventive vision screening for children age 3-5 covered in-network at no cost sharing. Eye exams are not covered for other ages.	
needs dental or	Children's glasses	Not covered	Not covered	Not covered	None	
eye care	Children's dental check-up	Not covered	Not covered	Not covered	None	

Excluded Services & Other Covered Services:				
Services Your Plan Generally Does NOT Cover (Che	eck your policy or <u>plan</u> document for	r more information and a list of any other <u>excluded services</u> .)		
<ul> <li>Cosmetic Surgery, except as required for certain situations</li> <li>Dental Care (Adult) except for accident related injuries</li> <li>Long Term Care</li> <li>Private Duty Nursing</li> <li>Routine Eye Care (Adult)</li> <li>Routine Foot Care, except for diabetes</li> <li>Weight Loss Programs, except for WW</li> </ul>				
Other Covered Services (Limitations may apply to t	hese services. This isn't a complete	list. Please see your <u>plan</u> document.)		
<ul><li>Abortion</li><li>Acupuncture</li><li>Bariatric Surgery</li></ul>	<ul><li>Chiropractic Care</li><li>Hearing Aids</li></ul>	<ul> <li>Infertility Treatment</li> <li>Naturopathic supplies</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>		

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 <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a> for group health coverage subject to ERISA, the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a> for non-federal governmental group health plans, and the Oregon Division of Financial Regulation at 1-888-877-4894 or <a href="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a> for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.dfr.oregon.gov">Marketplace</a>. For more information about the <a href="http://www.HealthCare.gov">Marketplace</a>, visit <a href="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a> for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.dfr.oregon.gov">Marketplace</a>. For more information about the <a href="http://www.dfr.oregon.gov">Marketplace</a>, visit <a href="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a> for Church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.dfr.oregon.gov">Marketplace</a>. For more information about the <a href="http://www.dfr.oregon.gov">Marketplace</a>, visit <a href="http://www.dfr.oregon.gov">www.dfr.oregon.gov</a> for church plans. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="http://www.dfr.oregon.gov">Marketplace</a>. For more information about the <a href="http://www.dfr.oregon.gov">Marketplace</a>, visit <a href="http:

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 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: Moda Health at 1-866-923-0409. For group health coverage subject to ERISA, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your appeal. Contact the Oregon Division of Financial Regulation at 1-888-877-4894 or <u>www.dfr.oregon.gov</u>.

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes.

If your <u>plan</u> 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 <u>plan</u> through the <u>Marketplace</u>.

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 888-786-7461. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-873-1395. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-873-1395. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 888-873-1395.

—To see examples of how this plan 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 <u>plans</u>. Please note these coverage examples are based on self-only coverage.

<b>Peg is Having a Bab</b> (9 months of in-network pre-natal hospital delivery)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> </ul>	\$800 \$40 20%

20%

\$2,960

Other <u>coinsurance</u>

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				
Ir	In this example, Peg would pay:					
	Cost Sharing					
	Deductibles	\$800				
	Copayments	\$10				
	Coinsurance	\$2,100				
	What isn't covered					
	Limits or exclusions	\$50				

The total Peg would pay is

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

The plan's overall deductible	\$800
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	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			
In this example, Joe would pay:					
	Cost Sharing				
	Deductibles	\$200			
	Copayments	\$300			
	Coinsurance	\$1,000			
	What isn't covered				

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

The plan's overall deductible	\$800
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>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

#### In this example, Mia would pay:

\$20

\$1.520

Cost Sharing		
Deductibles	\$800	
Copayments	\$200	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,300	

Limits or exclusions

The total Joe would pay is

# Nondiscrimination notice

# We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

If you need any of the above, call Customer Service at:

888-217-2363 (TDD/TTY 711)

If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:

Moda Partners, Inc. Attention: Appeal Unit 601 SW Second Ave. Portland, OR 97204 Fax: 503-412-4003

# Dave Nesseler-Cass coordinates our nondiscrimination work:

Dave Nesseler-Cass, Chief Compliance Officer 601 SW Second Ave. Portland, OR 97204 855-232-9111 compliance@modahealth.com

## If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone:

U.S. Department of Health and Human Services 200 Independence Ave. SW, Room 509F HHH Building, Washington, DC 20201

800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at hhs.gov/ocr/office/file/index.html.

Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. Health plans provided by Moda Health Plan, Inc. Individual medical plans in Alaska provided by Moda Assurance Company. 39969758 (9/19)





ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hổ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意:如果您說中文,可得到免費語言幫助服務。 請致電1-877-605-3229(聾啞人專用:711)

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

> تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم 2229-605-3229 (الهاتف النصي: 711)

بولتے ہیں تو ن ٹی (URDU) توجب دیں: اگر آپ اردو اعسانت آپ کے لیے بلا مصاور دستیاب ہے۔ پر کال کریں (TTY: 711) 229-605-3229

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

> توجه: در صورتی که به فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما موجود است. با 3229-605-8771 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語 サービスを無料で提供しております。 1-877-605-3229 (TYY、テレタイプライター をご利用の方は711)までお電話ください。 અગત્યનું : જો તમે (ભાષાંતર કરેલ ભાષા અહીં દશારવો) બોલો છો તો તે ભાષામાં તમારે માટે વિના મૂલ્યે સહાય ઉપલબ્ધ છે.1-877-605-3229 (TTY: 711) પર કૉલ કરો

ໂປດຊາບ: ຖາ້ຫ່ານເວົ້າພາສາລາວ, ການຊ່ວ ຍເຫຼຼີອີດາ້ນພາສາແມ່ນມໃຫ້ທ່ານໂດຍບໍ່ເສຍັ ຄ່າ. ໂຫ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (ТТҮ: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រវ កា័រសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ័ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดหราบ: หากคุณพูดภาษาไหย คุณ สามารถใช้บริการช่วยเหลือด้านภาษา ได้ฟรี โหร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le totogia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti Ilocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



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