

Coverage fer: \_\_\_\_\_ | Was fer Plaen: \_\_\_\_\_



Daer katz Description vun Sache as du grigscht un wie du gecovered bischt ("Summary of Benefits and Coverage", SBC) helpt dich choos-e en Insurance [Plan](#). Der SBC weist dich wie du un der Insurance [Plan](#) die Koschte fer gecoverdi Services shar-e deetet. NOTE: Du zellscht Information griege weech die Koscht vun daer [Plan](#) (was mer heest en [Premium](#)) separate. Des is yuscht en katzer Description. Fer meh Information griege weech dei Coverage, adder fer en Copy griege vun all die Details vun Coverage [insert contact information]. Fer Definitions vun commoni Wadde, so wie [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#) odder annri Wadde as underlined sin, guck die Glossary. Du kannscht die Glossary an [www.insert.com] odder 1-800-[insert] uffrufe fer froge fer en Copy.

Wichdichi Questions	Andwadde	Ferwas Des Wichdich Is:
Was is der gans <a href="#">Deductible</a> ?	\$	
Hot's Services as gecovered sin eb du hoscht bezaahlt dei <a href="#">Deductible</a> ?		
Hot's annri <a href="#">Deductibles</a> fer particulari Services?	\$	
Was is der <a href="#">Out-of-Pocket Limit</a> fer daer <a href="#">Plan</a> ?	\$	
Was is net include in der <a href="#">Out-of-Pocket Limit</a> ?		
Zellscht du wennicher bezaahle wann du en <a href="#">Network Provider</a> yuuscht?		
Brauchscht du en <a href="#">Referral</a> fer en <a href="#">Specialist</a> sehne?		



Alli [Copayment](#) un [Coinsurance](#) Koschte in daer Chart sin nooch as du dei [Deductible](#) bezaahlt hoscht, wann en [Deductible](#) applye duett.

En Commoner Medical Situation	Services As Du Brauche Mechtscht	Was Du Bezaahle Musscht:		Restrictions un Annri Wichdichi Information
		Network Provider (Du bezaahlscht s'wennichscht)	Out-of-Network Provider (Du bezaahlscht s'mensch)	
Wann du gehscht zu en Health Care Provider sei Office adder Clinic	En Visit fer Care griege wann du wehgeduh adder grank bischt			
	<a href="#">Specialist</a> Visit			
	<a href="#">Preventive Care/ Screening/ Shots</a> griege			
Wann du en Test hoscht	<a href="#">Diagnostic Test</a> (X-ray, Blut teste)			
	Imaging (CT/PET Scans, MRIs)			
Wann du Drugs brauchscht fer dich treate Meh Information wege <a href="#">Prescription Drug Coverage</a> kann mer griege an [www.insert.com]	Generic Drugs			
	Brand-Naame Drugs as preferred sin			
	Brand-Naame Drugs as net preferred sin			
	<a href="#">Specialty Drugs</a>			
Wann du Outpatient Surgery brauchscht	Der Fee fer der Blatz (so wie en Ambulatory Surgery Center)			
	Die Fees fer en Dockter adder en Surgeon			
Wann du Care griege brauchscht graadeweck	<a href="#">Emergency Schtubb Care</a>			
	<a href="#">Emergency Medical Transportation</a>			
	<a href="#">Urgent Care</a>			
Wann du im Hospital sei	Der Fee fer der Blatz (so wie en Hospital Schtubb)			

En Commoner Medical Situation	Services As Du Brauche Mechscht	Was Du Bezaahle Musscht:		Restrictions un Annri Wichdichi Information
		Network Provider (Du bezaahlscht s'wennichscht)	Out-of-Network Provider (Du bezaahlscht s'mensch)	
<b>musscht</b>	Die Fees fer en Dockter adder en Surgeon			
<b>Wann du Mental Health, Behavioral Health, odder Substance Abuse Services brauchscht</b>	Outpatient Services			
	Inpatient Services			
<b>Wann du an ekschpeckte bischt</b>	Office Visits			
	Professional Services fer en Baby hawwe			
	Blatz Services fer en Baby hawwe			
<b>Wann du Hilf brauchscht fer besser warre adder annri abbadichi Health Needs</b>	<a href="#">Home Health Care</a>			
	<a href="#">Rehabilitation Services</a>			
	<a href="#">Habilitation Services</a>			
	<a href="#">Skilled Nursing Care</a>			
	<a href="#">Durable Medical Equipment</a>			
	<a href="#">Hospice Services</a>			
<b>Wann dei Kind Zaah adder Aage Care braucht</b>	Kinner Eye Exam			
	Brille fer Kinner			
	Zaah Checkup fer Kinner			

## Services as Net Gecovered Sin un Annri Services:

Services As Dei [Plan](#) Gweenlich NET Covere Dutt (Guck dei Policy adder [Plan](#) Document fer meh Information un en List vun of ennichi annri [Services as exclude sin.](#))

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Annri Gecoverdi Services (Samm Limitations mechde applye do. Die List dutt net alles includ-e. Guck dei [Plan](#) Document.)

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**Dei Rechte fer Aahalde Coverage Griege:** S'hot Bletz as dich helfe kenne wann du aahalde witt Coverage griege nochdem as er ausgloffe is. Du kannscht selli Bletz contact do: [insert State, HHS, DOL, and/or other applicable agency contact information]. Du mechscht aa annri Options hawwe so wie Private insurance kaafe deich der [Health Insurance Marketplace](#). Fer meh Information wege der Marketplace, geh zu [www.HealthCare.gov](http://www.HealthCare.gov) adder ruf 1-800-318- 2596 uff.

**Dei Grievance un Appeal Rechte:** Es sin Bletz as helfe kenne wann du en Complaint geeich dei [Plan](#) hoscht fer nunnergedreht warre wege en [Claim](#). So en Complaint heest mer en [Grievance](#) adder en [Appeal](#). Fer meh Information wege dei Rechte, lees die Explanation vun Benefits as du grigscht fer seller medical [Claim](#). Dei [Plan](#) Documents lege aus alles was mer duh muss fer submitte en [Claim](#), [Appeal](#), adder en [Grievance](#) fer ennicher Reason wege dei [Plan](#). Fer meh Information wege dei Rechte, daer Notice, adder Hilf, geh zu: [insert applicable contact information from instructions].

**Dutt daer Plan Minimum Essential Coverage gewwe? [Ya/Nee]**

[Minimum Essential Coverage](#) dutt gweenlich includ-e [Plans](#), [Health Insurance](#) as mer griege kann deich der [Marketplace](#) adder annri private Insurance Policies, Medicare, Medicaid, CHIP, TRICARE, un certaini annri Forms vun Coverage. Wann du qualifye duscht fer certaini Types vun [Minimum Essential Coverage](#), mechscht du velleicht net eligible sei fer der [Premium Tax Credit](#).

**Is daer Plan gut genug fer die Minimum Value Standards? [Ya/Nee/Dutt Net Applye]**

Wann dei [Plan](#) net gut genug is fer die [Minimum Value Standards](#), mechscht du velleicht eligible sei fer en [Premium Tax Credit](#) fer dich helfe bezaahle fer en [Plan](#) deich der [Marketplace](#).

**Services fer Helfe Mit Schprooche:**

Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [insert telephone number].

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [insert telephone number].

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf [insert telephone number] uff.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni [insert telephone number].

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye [insert telephone number].

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang [insert telephone number].

***Fer Examples sehne wie daer [Plan](#) die Koschte fer en Sample Medical Situation covere mecht, geh zu die negscht Section.***

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Wege die Coverage Examples:



**Des is net en Cost Estimator.** Die Treatments as gwise warre do sin yuscht Examples vun wie daer [Plan](#) Medical Care covere mecht. Was du actually getschaertscht wattscht dependt uff die Care as du grigscht, die Prices as dei [Providers](#) tschaertsche, un en latt annri Dinger. Guck an die [cost-sharing](#) Amounts ([Deductibles](#), [Copayments](#) un [Coinsurance](#)) un [Services as exclude sin](#) unich der [Plan](#). Duh die Information yuuse fer compar-e mit was du bezaahle misscht unnich annri Health [Plans](#). Die Coverage Examples duhn yuscht applye zu Leit as alles selwert bezaahle misse.

**Die Peg Is an Eckspeckte**  
(9 Muunet vun in-Network Care eb's Baby kummt un Delivery in en Hospital)

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist \[Cost Sharing\]](#) \$
- Hospital (Blatz) [\[Cost Sharing\]](#) %
- Other [\[Cost Sharing\]](#) %

Daer EXAMPLE Event duett Services includ-e wie:

Office Visits bei [Specialists](#) (Care wann mer an eckspeckte is)  
 Professional Services Fer En Baby Hawwe Bletz  
 Services Fer En Baby Hawwe  
[Tests fer ausfiggere was letz is](#) (Ultrasounds un Blut Tests)  
 Visit bei en [Specialist](#) (Anesthesia)

**Der Joe sei Type 2 Diabetes Manag-e**  
(en Yaahr vun basic In-Network Care vun en Condition as gut controlled watt)

<b>Total Example Koscht</b>	<b>\$12,700</b>
<b>In daer Example deet die Peg bezaahle:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Was net gecovered is</i>	
Limits adder Exclusions	\$
<b>Alles was die Peg bezaahle misst</b>	<b>\$</b>

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist \[Cost Sharing\]](#) \$
- Hospital (Blatz) [\[Cost Sharing\]](#) %
- Other [\[Cost Sharing\]](#) %

Daer EXAMPLE Event duett Services includ-e wie:

[Family Dockter](#) Office Visits (sell include aa lanne wege Diseases)  
[Tests fer ausfiggere was letz is](#) (Blut Tests)  
[Prescription Drugs](#)  
[Durable Medical Equipment](#) (Glucose Meter)

<b>Total Example Koscht</b>	<b>\$5,600</b>
<b>In daer Example deet der Joe bezaahle:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Was net gecovered is</i>	
Limits adder Exclusions	\$
<b>Alles was der Joe bezaahle misst</b>	<b>\$</b>

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist \[Cost Sharing\]](#) \$
- Hospital (Blatz) [\[Cost Sharing\]](#) %
- Other [\[Cost Sharing\]](#) %

Daer EXAMPLE Event duett Services includ-e wie:

[Care in die Emergency Schtubb](#) (sell include aa Medical Supplies)  
[Test fer ausfiggere was letz is](#) (X-ray)  
[Durable Medical Equipment](#) (Gricke)  
[Rehabilitation Services](#) (Physical Therapy)

<b>Total Example Koscht</b>	<b>\$2,800</b>
<b>In daer Example deet die Mia bezaahle:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Was net gecovered is</i>	
Limits adder Exclusions	\$
<b>Alles was die Mia bezaahle misst</b>	<b>\$</b>

The [Plan](#) misst bezaahle fer die annri Koschte vun die EXAMPLE gecoveredi Services.