**Weeimwoscheel Benefisio me Bwalabwal:** Mili kka Plano e Bwalúw me óbwóssul Setbisio **Bwalabwal Yeey: [See Instructions]**

 **:**  **Bwalabwalul: | Iital Plano:**

|  |  |
| --- | --- |
| Literóótol exclamation point ila e label li mil impotante na infotmasion | **Weeimwoscheel Benefisio me Bwalabwal (WBB) dokumento yeel ebwe alisi yóómw affil mil ghatsch na** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan)**. WBB ebwe abwaari yóómw** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan) **me góósto reel alongal setbisio kka e bwalubwal. WERI: Infotmasion reel góóstol** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan) **yeel (iital nge** [**premium**](https://www.healthcare.gov/sbc-glossary/#premium)**) imu epwaal isisiwow. Milleel nge weeimwoscheel schagh.** Ngare u mweschel mas infotmasion reel mili kka e bwalabwal, me ngare copial alongal bwalabwal, [insert contact information]. Seletil kkepas kka [allowed amount](https://www.healthcare.gov/sbc-glossary/#allowed-amount), [balance billing](https://www.healthcare.gov/sbc-glossary/#balance-billing), [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance), [copayment](https://www.healthcare.gov/sbc-glossary/#copayment), [deductible](https://www.healthcare.gov/sbc-glossary/#deductible), [provider](https://www.healthcare.gov/sbc-glossary/#provider), me akkááw kkapas, amweri reel Glossary. Emmwel ubwe amweri Glossary reel [www.insert.com] ngare ffaingi 1-800-[insert] ngare ubwe tingór yóómw copy. |

| **Mil Impotante Aiyegh** | **Appalúwal** | **Búlúúl Lifilifil Yeey** |
| --- | --- | --- |
| **Meeta mas na** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | **$** |  |
| **Eyoor mas setbisio kka e bwalabwal ilummwal yóómw** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** |  |  |
| **Eyoor mas** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **reel akkááw setbisio?** | **$** |  |
| **Meeta mas óbwóssul** [**out-of-pocket limit**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) **reel** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan) **yeel?** | **$** |  |
| **Meeta kka ese bwalabwal lóll** [**out-of-pocket limit**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** |  |  |
| **Emmwel ubwe amééw ngare e tetiiw óbwóssul** [**network provider**](https://www.healthcare.gov/sbc-glossary/#network-provider)**?** |  |  |
| **U nisisitai** [**referral**](https://www.healthcare.gov/sbc-glossary/#referral) **ngare ubwe weri** [**specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)**?** |  |  |

|  |  |
| --- | --- |
| Literóótol exclamation point ila e label li mil impotante na infotmasion | Alongal góóstol [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment) me [**coinsurance**](https://www.healthcare.gov/sbc-glossary/#coinsurance) kka lóll chart yeey nge mweril yóómw [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible), ngare eyoor [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible). |

| **Buluul Yóómw Fáárágh** | **Setbisio Kka U Nisisitai** | **Meeta Ubwe Óbwóssuw** | **Órorosol, Mil Se Bwung, me Akkááw Impotante na Infotmasion** |
| --- | --- | --- | --- |
| **Network Provider (Ebwe ghitighit óbwóss)** | **Out-of Network Provider (Ebwe tumógh óbwóss)** |
| **Ngare u bisitai health care** [**provider’s**](https://www.healthcare.gov/sbc-glossary/#provider) **ofis me ngare clinic** | Ghommwal sáfeyal wós me sumwaay. |  |  |  |
| Ngare u bisital [Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) |  |  |  |
| [Pilipiliil sumwaay](https://www.healthcare.gov/sbc-glossary/#preventive-care)/[screening](https://www.healthcare.gov/sbc-glossary/#screening)/ immunization |  |  |  |
| **Ngare eyoor yóómw test** | [Diagnostic test](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (x-ray, blood work) |  |  |  |
| Imaging (CT/PET scans, MRIs) |  |  |  |
| **Ngare u nisisitai sáfeyal sumwaay.**Eyoor mas arongorong reel [**prescription drug coverage**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage) me reel [www.insert.com] | Generic drugs |  |  |  |
| Sáfey kka u tipeli |  |  |  |
| Sáfey kka use tipeli |  |  |  |
| [Specialty drugs](https://www.healthcare.gov/sbc-glossary/#specialty-drug) |  |  |  |
| **Ngare u opera nge u outpatient** | Óbwóssul fasilitad (e.g., leliyeel ambulatory na opera) |  |  |  |
| Óbwóssul dokto me doktol opera |  |  |  |
| **Ngare ughi nisisitai mutekkaay atension** | [Kuattol emergency na setbisio](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) |  |  |  |
| [Emergency na waawa](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) |  |  |  |
| [Ammwel kaay](https://www.healthcare.gov/sbc-glossary/#urgent-care)  |  |  |  |
| **Ngare u looló spitóód** | Óbwóssul fasilitad (e.g., kuatto) |  |  |  |
| Óbwóssul dokto me doktol opera |  |  |  |
| **Ngare u nisisitai setbisiol mental health, behavioral health, me substance abuse** | Setbisiol outpatient |  |  |  |
| Setbisiol inpatient |  |  |  |
| **Ngare u bwoobwo** | Bisital ofis |  |  |  |
| Layúlaay/amakkúúl professionat na setbisio |  |   |  |
| Layúlaay/leliyeel amakkúúw |  |  |  |
| **Ngare u nisisitai ubwe serragh me mil spesiat na alilis** | [Home health care](https://www.healthcare.gov/sbc-glossary/#home-health-care) |  |  |  |
| [Setbisiol Rehabilitation](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services)  |  |  |  |
| [Setbisiol Habilitation](https://www.healthcare.gov/sbc-glossary/#habilitation-services)  |  |  |  |
| [Skilled nursing care](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care)  |  |  |  |
| [Mil lléégh peiráághil sáfey](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment)  |  |  |  |
| [Setbisiol amaamaa](https://www.healthcare.gov/sbc-glossary/#hospice-services)  |  |  |  |
| **Ngare loomw e nisisitai setbisiol ngii me maas** | Tesil maasal ologhet |  |  |  |
| Yaar antiyos ologhet |  |  |  |
| Ngiil ologhet check-up |  |  |  |

**Mil se Bwalabwal me akkááw mil Bwalabwal na Setbisio:**

| **Setbisio kka Yóómw** [**Plano**](https://www.healthcare.gov/sbc-glossary/#plan) **ese Bwalúw: (Amweri yóómw ppwol ngare tilighil** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan) **reel mas infotmasion ngare listal mil ese** [**bwalabwal na setbisio**](https://www.healthcare.gov/sbc-glossary/#excluded-services)**.)** |
| --- |
|  |  |  |

| **Akkááw mil Bwalabwal na Setbisio (Eyoor órorosol mili kka na setbisio. Saabw alongal elo wóól lista yeel. Amweri dokumentol yóómw** [**plano**](https://www.healthcare.gov/sbc-glossary/#plan)**.** |
| --- |
|  |  |  |

**Diretchom Bwe Ubwe Kke Yáyáá Schagh Bwalabwal Kkei:** Eyoor bwulasio kka rebwe scheelugh ubwe sóbweey bwalabwal kkei ngare a meeló. Emmwel ubwe faingi bwulasio kkei reel [insert State, HHS, DOL, and/or other applicable agency contact information]. Ebwal emmwel ubwe akkame yóómw insurance me reel [Health Insurance](https://www.healthcare.gov/sbc-glossary/#health-insurance) [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace). Reel mas infotmasion lóll [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace), bisitai [www.HealthCare.gov](http://www.HealthCare.gov) ngare ffaingi 1-800-318-2596.

**Yóómw Grievance me Appeals Rights:** Eyoor bwulasio kka emmwel rebwe scheelugh ngare reel complaint bwe yóómw [plano](https://www.healthcare.gov/sbc-glossary/#plan) e asefali [claim](https://www.healthcare.gov/sbc-glossary/#claim). iital complaint yeel nge [grievance](https://www.healthcare.gov/sbc-glossary/#grievance) me [appeal](https://www.healthcare.gov/sbc-glossary/#appeal). Ngare u nisisitai mas infotmasion reel diretchom, amweri kkapasal benefisio kka ubwe resibiiy faal yóómw medical [claim](https://www.healthcare.gov/sbc-glossary/#claim). Dokumentol yóómw [plano](https://www.healthcare.gov/sbc-glossary/#plan) ebwal abwáári efaisul ubwe atolongow yóómw [claim](https://www.healthcare.gov/sbc-glossary/#claim), [appeal](https://www.healthcare.gov/sbc-glossary/#appeal), me [grievance](https://www.healthcare.gov/sbc-glossary/#grievance) inamwo met faal yóómw [plano](https://www.healthcare.gov/sbc-glossary/#plan). Ngare mas infotmasion reel diretchom, arongorong me alilis yeel, faingi [insert applicable contact information from instructions].

**Plano yeel e ayoora Minimum Essential Coverage: (Aawer/Ehe)**

[Minimum Essential Coverage](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) nge alongal [plano](https://www.healthcare.gov/sbc-glossary/#plan) me [health insurance](https://www.healthcare.gov/sbc-glossary/#health-insurance) kka eyoor lóll [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace) me akkááw ppwol, Medicare, Medicaid, CHIP, TRICARE, me bwal akkááw. Ngare emmwel ubwe yááyá [Minimum Essential Coverage](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage), meli nge u saabw mwel ubwe yááyá [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits).

**Plano Yeel e Schuupagh me Minimum Value Standards? (Aawer/Ehe/Ehe Ese Fil)**

Ngare yóómw [plano](https://www.healthcare.gov/sbc-glossary/#plan) ese schuupagh me [Minimum Value Standards](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard), emmwel ubwe yááyá reel [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) bwe ebwe scheelugh reel óbwóssul [plano](https://www.healthcare.gov/sbc-glossary/#plan) me lóll [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace).

**Language Access Services:**

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, kwiijigo holne' [insert telephone number].

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, 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, å’gang [insert telephone number].

***Ngare ubwe weri e faisul*** [***plano***](https://www.healthcare.gov/sbc-glossary/#plan) ***yeel ebwe óbwóssuw góóstol meeta na medical situation, pipiiy mweril section yeel.***

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**Example Bwalabwal Kkei**

|  |  |
| --- | --- |
| Literóótol exclamation point ila e label li mil impotante na infotmasion | **Milleel Nge Saabw Estimator.** Sáfey kkei nge examples schagh reel meeta kka e bwalabwal faal [plano](https://www.healthcare.gov/sbc-glossary/#plan) yeel. Yóómw óbwóss nge ebwe dependi reel meeta na setbisio u resibiiy, óbwóssul yóómw [providers](https://www.healthcare.gov/sbc-glossary/#provider), me bwal akkááw. Suul ghatch ngali [cost-sharing](https://www.healthcare.gov/sbc-glossary/#cost-sharing) kkei ([deductibles](https://www.healthcare.gov/sbc-glossary/#deductible), [copayments](https://www.healthcare.gov/sbc-glossary/#copayment), me [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance)) bawl [bwalabwal na setbisio](https://www.healthcare.gov/sbc-glossary/#excluded-services) faal [plano](https://www.healthcare.gov/sbc-glossary/#plan). Yááyá infotmasion kkei bwe ubwe awewei óbwóssul [plano](https://www.healthcare.gov/sbc-glossary/#plan) kka eyoor. Alongal bwalabwal kkei nge e fil reel self-only coverage. |

**Peg Ebwe Layulaay**

(9 méraam reel pre-natal me spitóód)

|  |  |
| --- | --- |
| * **Alongal** [**planun**](https://www.healthcare.gov/sbc-glossary/#plan)[**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)
 | **$** |
| * [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **$** |
| * **Hospital (fasilidat) *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |
| * **Other *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |

**Milleel Na EXAMPLE Nge Elo Setbisio Kkei:**

[Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) office visits *(prenatal care)*

Childbirth/Delivery Professional Services

Childbirth/Delivery Facility Services

[Diagnostic tests](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(ultrasounds and blood work)*

[Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) visit *(anesthesia)*

| **Total Example Cost** | **$12,700** |
| --- | --- |
| **Lóll example iyeel, Peg ebwe óbwóss:** |
| *Cost Sharing* |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Mili kka ese bwalubwal* |
| Limits or exclusions | $ |
| **Alongal Yaal Peg Óbwóss** | **$** |

**Ammwelil Joe’s Type 2 Diabetes**

(Yeew ráágh reel sáfey me ammwel)

|  |  |
| --- | --- |
| * **Alongal** [**planun**](https://www.healthcare.gov/sbc-glossary/#plan)[**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)
 | **$** |
| * [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **$** |
| * **Hospital (fasilidat) *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |
| * **Other *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |

**Milleel Na EXAMPLE Nge Elo Setbisio Kkei:**

[Primary care physician](https://www.healthcare.gov/sbc-glossary/#primary-care-physician) office visits *(including disease education)*

[Diagnostic tests](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(blood work)*

[Prescription drugs](https://www.healthcare.gov/sbc-glossary/#prescription-drugs)

[Mil lléégh peiráághil sáfey](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(glucose meter)*

| **Total Example Cost** | **$5,600** |
| --- | --- |
| **Lóll example iyeel, Joe ebwe óbwóss:** |
| *Cost Sharing* |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Mili kka ese bwalubwal* |
| Limits or exclusions | $ |
| **Alongal Yaal Joe Óbwóss** | **$** |

**Mia’s Mwétetteril Bwull**

(Spitóód me Ammwel)

|  |  |
| --- | --- |
| * **Alongal** [**planun**](https://www.healthcare.gov/sbc-glossary/#plan)[**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)
 | **$** |
| * [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **$** |
| * **Hospital (fasilidat) *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |
| * **Other *[***[***cost sharing***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]***
 | **%** |

**Milleel Na EXAMPLE Nge Elo Setbisio Kkei:**

[Kuattol emergency na setbisio](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) *(including medical supplies)*

[Diagnostic test](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (*x-ray*)

[Mil lléégh peiráághil sáfey](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(crutches)*

[Setbisiol Rehabilitation](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services)  *(physical therapy)*

| **Total Example Cost** | **$2,800** |
| --- | --- |
| **Lóll example iyeel, Mia ebwe óbwóss:** |
| *Cost Sharing* |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Mili kka ese bwalubwal* |
| Limits or exclusions | $ |
| **Alongal Yaal Mia Óbwóss** | **$** |

[Plano](https://www.healthcare.gov/sbc-glossary/#plan) yeel nge e lemeli akkááw góósto reel EXAMPLE kka e bwalabwal na