




Weeimwoscheel Benefisio me Bwalabwal (WBB) dokumento yeel ebwe alisi yóómw affil mil ghatsch na [plano](#). WBB ebwe abwaari yóómw [plano](#) me góosto reel alongal setbisio kka e bwalubwal. WERI: Infotmasion reel góostol [plano](#) yeel (iital nge [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](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [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 <a href="#">deductible</a> ?	\$	
Eyoor mas setbisio kka e bwalabwal ilummwal yóómw <a href="#">deductible</a> ?		
Eyoor mas <a href="#">deductible</a> reel akkááw setbisio?	\$	
Meeta mas óbwóssul <a href="#">out-of-pocket limit</a> reel <a href="#">plano</a> yeel?	\$	
Meeta kka ese bwalabwal lóll <a href="#">out-of-pocket limit</a> ?		
Emmwel ubwe amééw ngare e tetiiw óbwóssul <a href="#">network provider</a> ?		
U nisisitai <a href="#">referral</a> ngare ubwe weri <a href="#">specialist</a> ?		

 Alongal góostol [copayment](#) me [coinsurance](#) kka lóll chart yeey nge mweril yóomw

Buluul Yóomw Fáarágh	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 <a href="#">provider's</a> ofis me ngare clinic	Ghommwal sáfeyal wós me sumwaay.			
	Ngare u bisital <a href="#">Specialist</a>			
	<a href="#">Pilipiliil sumwaay/screening/immunization</a>			
Ngare eyoor yóomw test	<a href="#">Diagnostic test</a> (x-ray, blood work)			
	Imaging (CT/PET scans, MRIs)			
Ngare u nisisitai sáfeyal sumwaay. Eyoor mas arongorong reel <a href="#">prescription drug coverage</a> me reel [www.insert.com]	Generic drugs			
	Sáfey kka u tipeli			
	Sáfey kka use tipeli			
	<a href="#">Specialty drugs</a>			
Ngare u opera nge u outpatient	Óbwóssul fasilidad (e.g., leliyeel ambulatory na opera)			
	Óbwóssul dokto me doktol opera			
Ngare ughi nisisitai mutekkaay atension	<a href="#">Kuattol emergency na setbisio</a>			
	<a href="#">Emergency na waawa</a>			
	<a href="#">Ammwel kaay</a>			
Ngare u looló spitóód	Óbwóssul fasilidad (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 profesionat na setbisio			

Buluul Yóómw Fáarágh	Setbisio Kka U Nisistai	Meeta Ubwe Óbwóssuw		Órorosol, Mil Se Bwung, me Akkááw Impotante na Infotmasion
		Network Provider (Ebwe ghitighit óbwóss)	Out-of Network Provider (Ebwe tumógh óbwóss)	
	Layúlaay/Ieliyeel amakkúúw			
Ngare u nisistai ubwe serragh me mil spesiat na alilis	<a href="#">Home health care</a>			
	<a href="#">Setbisiol Rehabilitation</a>			
	<a href="#">Setbisiol Habilitation</a>			
	<a href="#">Skilled nursing care</a>			
	<a href="#">Mil Iléégh peiráághil sáfey</a>			
	<a href="#">Setbisiol amaamaa</a>			
Ngare loomw e nisistai setbisiol ngii me maas	Tesil maasal ologhet			
	Yaar antiyos ologhet			
	Ngiiil ologhet check-up			

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

Setbisio kka Yóómw [Plano](#) ese Bwalúw: (Amweri yóómw ppwol ngare tilighil [plano](#) reel mas infotmasion ngare listal mil ese [bwalabwal na setbisio](#).)

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Akkááw mil Bwalabwal na Setbisio (Eyoor órorosol mili kka na setbisio. Saabw alongal elo wóól lista yeel. Amweri dokumentol yóómw [plano](#).)

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**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 Marketplace](#). Reel mas infotmasion lóll [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](#) e asefali [claim](#). iital complaint yeel nge [grievance](#) me [appeal](#). Ngare u nisistai mas infotmasion reel diretchom, amweri kkapasal benefisio kka ubwe resibiiy faal yóómw medical [claim](#). Dokumentol yóómw [plano](#) ebwal abwáári efaisul ubwe atolongow yóómw [claim](#), [appeal](#), me [grievance](#) inamwo met faal yóómw [plano](#). 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](#) nge alongal [plano](#) me [health insurance](#) kka eyoor lóll [Marketplace](#) me akkááw ppwol, Medicare, Medicaid, CHIP, TRICARE, me bwal akkááw. Ngare emmwel ubwe yáyá [Minimum Essential Coverage](#), meli nge u saabw mwel ubwe yáyá [premium tax credit](#).

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

Ngare yóomw [plano](#) ese schuupagh me [Minimum Value Standards](#), emmwel ubwe yááyá reel [premium tax credit](#) bwe ebwe scheelugh reel óbwóssul [plano](#) me lóll [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): 中文[insert telephone number].

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

Pennsylvania Dutch (Deutsch): Fer Hilf griegie 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, á'gang [insert telephone number].

*Ngare ubwe weri e faisul [plano](#) yeel ebwe óbwóssuw góóstol meeta na medical situation, pipiy mweril section yeel.*

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## Example Bwalabwal Kkei



**Milleel Nge Saabw Estimator.** Sáféy kkei nge examples schagh reel meeta kka e bwalabwal faal [plano](#) yeel. Yóómw óbwóss nge ebwe dependi reel meeta na setbísio u resibíy, óbwóssul yóómw [providers](#), me bwal akkááw. Suul ghatch ngali [cost-sharing](#) kkei ([deductibles](#), [copayments](#), me [coinsurance](#)) bawl [bwalabwal na setbísio](#) faal [plano](#). Yááyá infotmáson kkei bwe ubwe awewei óbwóssul [plano](#) kka eyoor. Alongal bwalabwal kkei nge e fil reel self-only coverage.

### Peg Ebwe Layulaay

(9 méraam reel pre-natal me spitóód)

■ Alongal <a href="#">planun deductible</a>	\$
■ Specialist [ <a href="#">cost sharing</a> ]	\$
■ Hospital (fasilidat) [ <a href="#">cost sharing</a> ]	%
■ Other [ <a href="#">cost sharing</a> ]	%

#### Milleel Na EXAMPLE Nge Elo Setbísio Kkei:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### Lóll example iyeel, Peg ebwe óbwóss:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Mili kka ese bwalubwal</i>	
Limits or exclusions	\$
<b>Alongal Yaal Peg Óbwóss</b>	<b>\$</b>

### Ammwelil Joe's Type 2 Diabetes

(Yeew ráágh reel sáfey me ammwel)

■ Alongal <a href="#">planun deductible</a>	\$
■ Specialist [ <a href="#">cost sharing</a> ]	\$
■ Hospital (fasilidat) [ <a href="#">cost sharing</a> ]	%
■ Other [ <a href="#">cost sharing</a> ]	%

#### Milleel Na EXAMPLE Nge Elo Setbísio Kkei:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
 Prescription drugs  
[Mil lléégh peiráághil sáfey](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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#### Lóll example iyeel, Joe ebwe óbwóss:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Mili kka ese bwalubwal</i>	
Limits or exclusions	\$
<b>Alongal Yaal Joe Óbwóss</b>	<b>\$</b>

### Mia's Mwétetteril Bwull

(Spitóód me Ammwel)

■ Alongal <a href="#">planun deductible</a>	\$
■ Specialist [ <a href="#">cost sharing</a> ]	\$
■ Hospital (fasilidat) [ <a href="#">cost sharing</a> ]	%
■ Other [ <a href="#">cost sharing</a> ]	%

#### Milleel Na EXAMPLE Nge Elo Setbísio Kkei:

[Kuattol emergency na setbísio](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Mil lléégh peiráághil sáfey](#) (*crutches*)  
[Setbísíol Rehabilitation](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### Lóll example iyeel, Mia ebwe óbwóss:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$
<a href="#">Copayments</a>	\$
<a href="#">Coinsurance</a>	\$
<i>Mili kka ese bwalubwal</i>	
Limits or exclusions	\$
<b>Alongal Yaal Mia Óbwóss</b>	<b>\$</b>

[Plano](#) yeel nge e lemeli akkááw góosto reel EXAMPLE kka e bwalabwal na