**Kadada' na Sinangan I Benefisiu Siha yan Kinobre Siha:**Hafa esti na Planu ha Kokobre siha & Hafa Un Apasi para Ma Kobre na Setbisiu siha **Tiempon Kinobre: [See Instructions]**

# : Kinobre para: | Klasin Planu:



**I Kadada' Sinangan I Benefisiu Siha yan Kinobre (SBC) dokumentu siempre ha ayuda hao umayek i hinemlo** [**planu.**](https://www.healthcare.gov/sbc-glossary/#plan) **I SBC ha na fanunu'i hao taimanu hagu yan I** [**planu**](https://www.healthcare.gov/sbc-glossary/#plan) **siempre ha patti i gastu para na kobre na setbisiun inadahin hinemlo siha. NOTTA: Infotmasion pot i gaston esti** [**planu**](https://www.healthcare.gov/sbc-glossary/#plan) **(ma a'agang i** [**premium**](https://www.healthcare.gov/sbc-glossary/#premium)**) siempre ma pribeniyi separao. Esti sa kadada' ha' na sinangan.** Para mas infotmasion pot iyo-mu kinobre, osino para un fanuli kopian i kompletu na

tetmiun kinobre, [insert contact information]. Para enerat na pinila' palabras i sesso na tetmiu siha, tat kumo [ma sedi na minegai,](https://www.healthcare.gov/sbc-glossary/#allowed-amount) [balansia na gasto,](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) [man pribeniniyi,](https://www.healthcare.gov/sbc-glossary/#provider) osino otro ma raya papa tetmiu siha, atan i Glossary. Sina un atan i Glossary gi [www.insert.com] osino a'gang1-800-[insert] para un rikuesta un kopia.

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| **Impottante na Kuestion Siha** | **Ineppe Siha** | **Hafa Na Gai Sustansia Esti:** |
| **Hafa i kinabales** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | **$** |  |
| **Kao guaha siha setbisiu man ma kobre antes di un fakcha'i iyo-mu** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** |  |  |
| **Kao guaha siha otro** [**deductibles**](https://www.healthcare.gov/sbc-glossary/#deductible) **para spesifiku na sebisiu siha?** | **$** |  |
| **Hafa ayu i** [**san hiyong-i-**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)[**boksa**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)[**limite**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) **para esti** [**planu**](https://www.healthcare.gov/sbc-glossary/#plan)**?** | **$** |  |
| **Hafa ti ma inkluso gi halom i** [**limiten san hiyong-i-boksa**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** |  |  |
| **Kao para un apasi ti megai yanggen un usa i** [**man**](https://www.healthcare.gov/sbc-glossary/#network-provider)[**pribeniniyi network**](https://www.healthcare.gov/sbc-glossary/#network-provider)**?** |  |  |
| **Kao un nisisita i** [**riniferi**](https://www.healthcare.gov/sbc-glossary/#referral) **para un li'e i** [**specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)**?** |  |  |



Todu [**copayment**](https://www.healthcare.gov/sbc-glossary/#copayment)yan [**coinsurance**](https://www.healthcare.gov/sbc-glossary/#coinsurance)gasto siha man annok gi halom esti na chart man dispues di iyo-mu [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)esta man ma fakcha'i, yanggen i [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)aplikao.

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| **Sesso na Sinisedin Medikat** | **Setbisiu Kasi Sina Un Nisisita** | **Hafa Siempre Para Un Apasi** | | **Limite Siha, Exceptions, & Otro Impottante na Infotmasion** |
| **Man Pribeniniyi Network (Siempre un apasi i mas didi)** | **San hiyong-i-Man Prininiyi Network**  **(Siempre un apasi i mas megai)** |
| **Yanggen un bisita i inadahen hinemlo** [**man**](https://www.healthcare.gov/sbc-glossary/#provider)[**pribeniniyi**](https://www.healthcare.gov/sbc-glossary/#provider) **ofisina osino hospitat** | Prinsipat na binisitan inadahe para ma trata i linamen osino minalango |  |  |  |
| [Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) bisita |  |  |  |
| [Tinagam inadahe](https://www.healthcare.gov/sbc-glossary/#preventive-care)[/screening/](https://www.healthcare.gov/sbc-glossary/#screening) inamte |  |  |  |
| **Yanggen guaha iyo-mu test** | [Diagnostic test](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (x-ray, che'cho' haga') |  |  |  |
| Inannok (CT/PET scans, MRIs) |  |  |  |
| **Yanggen un nisisita amot siha para un trata i iyo- mu minalango osino kondision**  Mas infotmasion pot [**amot**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage)[**prescriptionkinobre**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage)guaha gi [www.insert.com] | Amot generic siha |  |  |  |
| Amot preferred brand siha |  |  |  |
| Amot Non-preferred brand siha |  |  |  |
| [Amot specialty siha](https://www.healthcare.gov/sbc-glossary/#specialty-drug) |  |  |  |
| **Yanggen guaha hao outpatient na inopera** | Apas fasilidat (e.g., sentrun ambulatory na inopera) |  |  |  |
| Doktu/apas siha para taotao inopera |  |  |  |
| **Yanggen un nisisita insigidas na atension medikat** | [Inadahen apusenton dangkulo](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) [na desgrasia](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) |  |  |  |
| [Transpottasion medikat](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) [dangkulo na desgrasia](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) |  |  |  |
| [Apurao na indahe](https://www.healthcare.gov/sbc-glossary/#urgent-care) |  |  |  |
| **Yanggen guaha hao sinaga gi hospitat** | Apas fasilidat (e.g., apusenton hospitat) |  |  |  |
| Doktu/apas siha para taotao inopera |  |  |  |
| **Yanggen un nisisita hinemlo mentat, hinemlo** | Setbisiun outpatient siha |  |  |  |

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| **Sesso na Sinisedin Medikat** | **Setbisiu Kasi Sina Un Nisisita** | **Hafa Siempre Para Un Apasi** | | **Limite Siha, Exceptions, & Otro Impottante na Infotmasion** |
| **Man Pribeniniyi Network (Siempre un apasi i mas didi)** | **San hiyong-i-Man Prininiyi Network**  **(Siempre un apasi i mas megai)** |
| **kinalamten, osino setbisun abusun sustansia siha** | Setbisiun inpatient siha |  |  |  |
| **Yanggen mapotge hao** | Binisitan ofisina siha |  |  |  |
| Finanago/setbisiun profesionat muna faniago siha |  |  |  |
| Finanago/setbisiun fasilidat muna faniago siha |  |  |  |
| **Yanggen un nisisita ayudu uma'gon mu rikobre osino guaha otro special na nisisidat hinemlo siha** | [Guma na inaden hinemlo](https://www.healthcare.gov/sbc-glossary/#home-health-care) |  |  |  |
| [Setbisiun rebilitation siha](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) |  |  |  |
| [setbisiun habilitation siha](https://www.healthcare.gov/sbc-glossary/#habilitation-services) |  |  |  |
| [inadahen man meying na](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) [infetmera](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) |  |  |  |
| [Fitme na trastes medikat](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) |  |  |  |
| [Setbisiun hospisia siha](https://www.healthcare.gov/sbc-glossary/#hospice-services) |  |  |  |
| **Yanggen ha nisisita i patgon-mu dentat osino inadahen atadok** | Exam atadok famagu'on |  |  |  |
| antios famagu'on |  |  |  |
| rinisetan dentat famagu'on |  |  |  |

# Ekskudo na Setbisiu Siha & Otra Setbisiun Kinobre Siha:

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| **Setbisiu siha Iyo-mu** [**Planu**](https://www.healthcare.gov/sbc-glossary/#plan) **Enerat Ti Ha Kobre (Aligao iyo-mu policy osino** [**planu**](https://www.healthcare.gov/sbc-glossary/#plan) **dokumento para mas infotmasion yan i listan hafa otro** [**ekskludo na setbisiu siha**](https://www.healthcare.gov/sbc-glossary/#excluded-services)**.)** | | |
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| **Otro Ma Kobre na Setbisiu Siha (Limite siha sina aplikao para esti na setbisiu siha. Ti kabales esti na lista. Pot fabot atan iyo-mu** [**planu**](https://www.healthcare.gov/sbc-glossary/#plan) **dokumento.)** | | |
| • | • | • |

**Iyo-mu Direcho Siha para Kinontinuan Kinobre:** Guaha siha ahensia nai sina man manayuda yanggen malago hao para un kontinua iyo-mu kinobre dispues di pumara. I infotmasion ina'gang para ayu siha na ahensia sa: [insert State, HHS, DOL, and/or other applicable agency contact information]. Otro opsion kinobre siha sina guaha para hagu, lokkue, inklukluso mamahan indibiduat na kinobren seguridat sigun gi [Siguridat Hinemlo](https://www.healthcare.gov/sbc-glossary/#health-insurance) [Marketplace.](http://marketplace./) Para mas infotmasion pot i [Marketplace,](https://www.healthcare.gov/sbc-glossary/#marketplace) bisita [www.HealthCare.gov](http://www.healthcare.gov/) osino a'gang 1-800-318-2596.

**Iyo-mu Pinadesi yan Direchon Apela Siha:** Guaha siha ahensia nai sina man manayuda yanggen guaha hao kineha kontra iyo-mu [planu](https://www.healthcare.gov/sbc-glossary/#plan) para i dinirogan i [kinobla.](https://www.healthcare.gov/sbc-glossary/#claim) Esti na kineha ma a'agang i [pinadesi](https://www.healthcare.gov/sbc-glossary/#grievance) osino [apela.](https://www.healthcare.gov/sbc-glossary/#appeal) Para mas infotmasion pot iyo-mu direcho siha, atan i inekspikan i benefisu siha ni para un risibi para ayu na medikat [kinobla.](https://www.healthcare.gov/sbc-glossary/#claim) Iyo-mu [planu](https://www.healthcare.gov/sbc-glossary/#plan) dokumento siha lokkue ma pribeniyi kabales na infotmasion pot taimanu ma sapmiti [kinobla,](https://www.healthcare.gov/sbc-glossary/#claim) [apela,](https://www.healthcare.gov/sbc-glossary/#appeal)osino i [pinadesi](https://www.healthcare.gov/sbc-glossary/#grievance) para maseha hafa na rason para iyo-mu [planu.](https://www.healthcare.gov/sbc-glossary/#plan) Para mas infotmasion pot iyo-mu direcho siha, esti na notisia, osino asistensia, a'gang: [insert applicable contact information from instructions].

# Kao esti na planu ha pribeniniyi Mas Tatpapa na Kinobren Esensiat? [Hunggan/Ahe]

[Mas Tatpapa na Kinobren Esensiat](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) enerat ha inklukluso [planu siha,](https://www.healthcare.gov/sbc-glossary/#plan) [siguridat hinemlo](https://www.healthcare.gov/sbc-glossary/#health-insurance) guaha sigun gi [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace) osino otro indibiduat na market policies, Medicare, Medicaid, CHIP, TRICARE, yan palu otro kinobre. Yanggen nombrayon hao para palu klase na [Mas Tatpapa na Kinobren Esensiat,](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) sina siempre ti nombrayon hao para i [premium tax credit.](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits)

# Kao esti na planu ha fakcha'i i Mas Tatpapa na Standadon Binale Siha? [Hunggan/Ahe/Ti Aplikao]

Yanggen iyo-mu [planu t](https://www.healthcare.gov/sbc-glossary/#plan)i uma'fakcha yan i [Mas Tatpapa na Standadon Binale Siha,](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard) sina hao nombrayon para i [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) para u ayuda hao umapasi i [planu](https://www.healthcare.gov/sbc-glossary/#plan) sigun g[i](https://www.healthcare.gov/sbc-glossary/#marketplace) [Marketplace.](https://www.healthcare.gov/sbc-glossary/#marketplace)

# Setbisiun Hinalom Linguahi:

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].

***Para un li'e ehemplo siha pot taimanu esti*** [***planu***](https://www.healthcare.gov/sbc-glossary/#plan) ***sina ha kobre gastu siha para chinagi na sichuasion medikat, atan i tatatti na seksiona.***

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# Pot esti siha na Ehemplon Kinobre:



**Ti inapoksu gasto esti.**Trinata siha ni man annok guini sa ehemplo siha pot taimano este [planu](https://www.healthcare.gov/sbc-glossary/#plan) sina ha kobre inadahen medikat. Iyo-mu dipotsi na gasto siha siempre difrensao dependi gi dipotsi na inadahe ni un risisbi, i presu iyo-mu [man pribeniniyi siha](https://www.healthcare.gov/sbc-glossary/#provider) tugon, yan megai otro na kaosa siha. Atituyi i [pinatten-gasto](https://www.healthcare.gov/sbc-glossary/#cost-sharing) kinantida [(deductibles,](https://www.healthcare.gov/sbc-glossary/#deductible) [copayments](https://www.healthcare.gov/sbc-glossary/#copayment) yan [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance)) yan [ma eksluso na setbisiu siha](https://www.healthcare.gov/sbc-glossary/#excluded-services) papa i [planu.](https://www.healthcare.gov/sbc-glossary/#plan) Usa esti na infotmasion para un kompara i patten i gasto siha nai kasi para un apasi papa difrentis hinemlo [planu siha.](https://www.healthcare.gov/sbc-glossary/#plan) Pot fabot notta na esti siha na ehemplon kinobre man mapega na maisa-ha' na kinobre.

**Si Peg para u Fanago un Neni**

(9 mesis na in-network pre-natal na inadahe yan un diniliban hospitat)

**Minanehan iyo-na si Joe Type 2 Diabetes** (un ano na routine in-network na inadahen i ma'gof-disponi na kondision)

**Iyon Mia Chataha' na Mahlok**

(binisitan in-network na apusenton dangkulo na desgrasia yan inadahen tatiyi hulo)

* **I** [**iyon planu**](https://www.healthcare.gov/sbc-glossary/#plan) **kinabales** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**
* [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Hospitat (fasilidat)** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Otro** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# Esti na EHEMPLO sinisedi inklukluso setbisiu siha tat kumo:

[Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) binisitan ofisina siha*(inadahen prenatal)* Finanago/Setbisiun Profesionat Muna Faniago Siha Finanago/Setbisiun Fasilidat Muna Faniago Siha [Diagnostic tests](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(ultrasounds yan che'cho' haga')* [Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) bisita *(anesthesia)*

# I [iyon planu](https://www.healthcare.gov/sbc-glossary/#plan) kinabales [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) $

* [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Hospitat (fasilidat)** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Otro** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# Esti na EHEMPLO sinisedi inklukluso setbisiu siha tat kumo:

[Prinsipat inadahe na physician](https://www.healthcare.gov/sbc-glossary/#primary-care-physician) binisitan ofisina siha

*(inkluso edukasion chetnot)* [Diagnostic tests](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(che'cho' haga')* [Prescription na amot siha](https://www.healthcare.gov/sbc-glossary/#prescription-drugs)

[Fitme na trastes medikat](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(mita glucose)*

# I [iyon planu](https://www.healthcare.gov/sbc-glossary/#plan) kinabales [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) $

* [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist)[***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Hospitat (fasilidat)** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Otro** [***[pinatten gasto***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# Esti na EHEMPLO sinisedi inklukluso setbisiu siha tat kumo:

[Inadahen apusenton dangkulo na desgrasia](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) *(inkluso sinoplikan medikat siha)*

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

[Fitme na trastes medikat](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(baston siha)*

[Setbisiun rehabilitation siha](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) *(fisikat na therapy)*

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| --- | --- |
| **Totat Ehemplon Gasto** | **$12,700** |
| **Gi esti na ehemplo, si Peg siempre**  **para u apasi:** | |
| *Pinatten Gasto* | |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Hafa ti ma kobre* | |
| Limite siha osino ekskluso siha | $ |
| **I totat si Peg para u apasi sa** | **$** |

|  |  |
| --- | --- |
| **Totat Ehemplon Gasto** | **$5,600** |
| **Gi esti na ehemplo, si Joe siempre para**  **u apasi:** | |
| *Pinatten Gasto* | |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Hafa ti ma kobre* | |
| Limite siha osino ekskluso siha | $ |
| **I totat si Joe para u apasi sa** | **$** |

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| --- | --- |
| **Totat Ehemplon Gasto** | **$2,800** |
| **Gi esti na ehemplo, si Mia siempre para**  **u apasi:** | |
| *Pinatten Gasto* | |
| [Deductibles](https://www.healthcare.gov/sbc-glossary/#deductible) | $ |
| [Copayments](https://www.healthcare.gov/sbc-glossary/#copayment) | $ |
| [Coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ |
| *Hafa ti ma kobre* | |
| Limite siha osino ekskluso siha | $ |
| **I totat si Mia para u apasi sa** | **$** |

I [planu](https://www.healthcare.gov/sbc-glossary/#plan) siempre responsabli para i otro gaston esti siha na EHEMPLO pot setbisiun kinobre siha.