**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:**

|  |  |  |
| --- | --- | --- |
| **Impottante na Kuestion Siha** | **Ineppe Siha** | **Hafa Na Gai Sustansia Esti:** |
| **Hafa i kinabales** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | **$** | Gi enerat, debi na un apasi todu i gasto siha ginen [man pribeniniyi siha](https://www.healthcare.gov/sbc-glossary/#provider) hulo esta [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) kinantida antes di esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha tutuhon man apasi. **[For family coverage, see instructions for additional applicable language.]** |
| **Kao guaha siha setbisiu man ma kobre antes di un fakcha'i iyo-mu** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | Hunggan. [**Insert**: major categories**]** | Esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha kokobre palu kosas siha yan setbisiu siha achokha' ti un fakchacha'i i [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) kinantida. Lao i [copayment](https://www.healthcare.gov/sbc-glossary/#copayment) osino [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance) sina aplikao. [**For non-grandfathered** [**plans**](https://www.healthcare.gov/sbc-glossary/#plan)**, insert**: "Pot ehemplo, esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha kokobre palu [setbisiun tinagam siha](https://www.healthcare.gov/sbc-glossary/#preventive-care) sin [pinatten gasto](https://www.healthcare.gov/sbc-glossary/#cost-sharing) yan antes di un fakcha'i iyo-mu [deductible.](https://www.healthcare.gov/sbc-glossary/#deductible) Atan i listan kinobre [setbisiun tinagam siha](https://www.healthcare.gov/sbc-glossary/#preventive-care) gi <https://www.healthcare.gov/coverage/preventive-care-benefits/>."**]** |
| **Kao guaha siha otro** [**deductibles**](https://www.healthcare.gov/sbc-glossary/#deductible) **para spesifiku na sebisiu siha?** | Hunggan. **$** | Debi na un apasi todu i gasto para esti siha na setbisiu esta hulo i spesifikat [deductible](https://www.healthcare.gov/sbc-glossary/#deductible) kinantida antes di esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha tutuhon man apasi. |
| **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)**?** | **$** | I [limiten sin hiyong-i-boksa](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) sa i mas para un apasi gi halom un sakkan para man ma kobre na setbisiu siha. **[For family coverage, see instructions for additional applicable language.]** |
| **Hafa ti ma inkluso gi halom i** [**limiten san hiyong-i-boksa**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** | **[Insert**: major exceptions**]** | Achokha' un apapasi esti siha na gasto, ti man ma tufong halom gi [limiten san hiyon-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)**?** | Hunggan. Atan [www.insert.com] osino a'gang 1-800-[insert] para i listan [i man](https://www.healthcare.gov/sbc-glossary/#network-provider) [pribeniniyi network siha.](https://www.healthcare.gov/sbc-glossary/#network-provider) | Esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha u'usa i [man pribeniniyi](https://www.healthcare.gov/sbc-glossary/#provider) [network.](https://www.healthcare.gov/sbc-glossary/#network) Siempre ti megai para un apasi yanggen un usa i [man](https://www.healthcare.gov/sbc-glossary/#provider) [pribeniniyi](https://www.healthcare.gov/sbc-glossary/#provider) gi halom i [iyon planu](https://www.healthcare.gov/sbc-glossary/#plan) [network.](https://www.healthcare.gov/sbc-glossary/#network) Siempre un apasi mas yanggen un usa i [man pribeniniyi san](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) [hiyong-i-network,](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) yan sina kasi man risibi hao kubransa ginen i [man pribeniniyi](https://www.healthcare.gov/sbc-glossary/#provider) para i difrensia gi entalo i [iyon man pribeniniy it](https://www.healthcare.gov/sbc-glossary/#provider)inigon yan hafa iyo-mu [planu](https://www.healthcare.gov/sbc-glossary/#plan) ha apapasi [(balansia na tinigon](https://www.healthcare.gov/sbc-glossary/#balance-billing)). Ke'tungo, iyo-mu [man pribeniniyi network](https://www.healthcare.gov/sbc-glossary/#network-provider) sina ha usa [man pribeniniyi san hiyon-i-network](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) para palu setbisiu siha (tat kumo che'cho' lab). Ke'sotda yan iyo-mu [man pribeniniyi](https://www.healthcare.gov/sbc-glossary/#provider) antes di un fanuli setbisiu siha. |
| **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)**?** | Hunggan. | Esti [planu](https://www.healthcare.gov/sbc-glossary/#plan) siempre ha apasi palu osino todu i gasto siha para un li'e i [specialist](https://www.healthcare.gov/sbc-glossary/#specialist) para man ma kobre na setbisiu siha lao solo yanggen guaha hao [riniferi](https://www.healthcare.gov/sbc-glossary/#referral) antes di un li'e i [specialist.](https://www.healthcare.gov/sbc-glossary/#specialist) |

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