



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 góóstol [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 deductible ?	\$	
Eyoor mas setbisio kka e bwalabwal ilummwal yóómw deductible ?		
Eyoor mas deductible reel akkááw setbisio?	\$	
Meeta mas óbwóssul out-of-pocket limit reel plano yeel?	\$	
Meeta kka ese bwalabwal lóll out-of-pocket limit ?		
Emmwel ubwe amééw ngare e tetiiw óbwóssul network provider ?		
U nisisitai referral ngare ubwe weri specialist ?		



Alongal góóstol [copayment](#) me [coinsurance](#) kka lóll chart yeey nge mweril yóómw

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 ofis me ngare clinic	Ghommwal sáfeyal wós me sumwaay.			
	Ngare u bisital Specialist			
	Pilipiliil sumwaay/screening/immunization			
Ngare eyoor yóómw test	Diagnostic test (x-ray, blood work)			
	Imaging (CT/PET scans, MRIs)			
Ngare u nisisitai sáfeyal sumwaay. Eyoor mas arongorong reel prescription drug coverage me reel [www.insert.com]	Generic drugs			
	Sáfey kka u tipeli			
	Sáfey kka use tipeli			
	Specialty drugs			
Ngare u opera nge u outpatient	Óbwóssul fasilidad (e.g., leliyeel ambulatory na opera)			
	Óbwóssul dokto me doktol opera			
Ngare ughi nisisitai mutekkaay atension	Kuattol emergency na setbisio			
	Emergency na waawa			
	Ammwel kaay			
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 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)	
	Layúlaay/Ieliyeel amakkúúw			
Ngare u nisisitai ubwe serragh me mil spesiat na alilis	Home health care			
	Setbisiol Rehabilitation			
	Setbisiol Habilitation			
	Skilled nursing care			
	Mil Iléégh peiráághil sáfey			
	Setbisiol amaamaa			
Ngare loomw e nisisitai 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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Directchom 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 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 nisisitai mas infotmasion reel directchom, 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 directchom, 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 yóómw [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): 中文服务, 请致电 [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, â'gang [insert telephone number].

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

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Example Bwalabwal Kkei



Milleel Nge Saabw Estimator. Sáfeý kkei nge examples schagh reel meeta kka e bwalabwal faal [plano](#) yeel. Yóómw óbwóss nge ebwe dependi reel meeta na setbisio u resibiiy, óbwóssul yóómw [providers](#), me bwal akkááw. Suul ghatch ngali [cost-sharing](#) kkei ([deductibles](#), [copayments](#), me [coinsurance](#)) bawl [bwalabwal na setbisio](#) faal [plano](#). Yááyá infotmasion 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 planun deductible	\$
■ Specialist [cost sharing]	\$
■ Hospital (fasilidat) [cost sharing]	%
■ Other [cost sharing]	%

Milleel Na EXAMPLE Nge Elo Setbisio Kkei:

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

Total Example Cost	\$12,700
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Lóll example iyeel, Peg ebwe óbwóss:

Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Mili kka ese bwalubwal	
Limits or exclusions	\$
Alongal Yaal Peg Óbwóss	\$

Ammwelil Joe's Type 2 Diabetes

(Yeew ráágh reel sáfeý me ammwel)

■ Alongal planun deductible	\$
■ Specialist [cost sharing]	\$
■ Hospital (fasilidat) [cost sharing]	%
■ Other [cost sharing]	%

Milleel Na EXAMPLE Nge Elo Setbisio Kkei:

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

Total Example Cost	\$5,600
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Lóll example iyeel, Joe ebwe óbwóss:

Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Mili kka ese bwalubwal	
Limits or exclusions	\$
Alongal Yaal Joe Óbwóss	\$

Mia's Mwétetteril Bwull

(Spitóód me Ammwel)

■ Alongal planun deductible	\$
■ Specialist [cost sharing]	\$
■ Hospital (fasilidat) [cost sharing]	%
■ Other [cost sharing]	%

Milleel Na EXAMPLE Nge Elo Setbisio Kkei:

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

Total Example Cost	\$2,800
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Lóll example iyeel, Mia ebwe óbwóss:

Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Mili kka ese bwalubwal	
Limits or exclusions	\$
Alongal Yaal Mia Óbwóss	\$

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