



Weeimwoscheel Benefisio me Bwalabwal (WBB) dokumento yeel ebwe alisi yóómw affil mil ghatsch na [plano](#). WBB ebwe abwaari yóómw [plano](#) me góósto 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 .)
• • •

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

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): 普通话, 普通话[insert telephone number].

Navajo (Dine): Dinekehgo 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, pipiiy mweril section yeel.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.02** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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 resibiý, 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
---------------------------	-----------------

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 sáfey 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 sáfey](#) (*glucose meter*)

Total Example Cost	\$5,600
---------------------------	----------------

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 sáfey](#) (*crutches*)
[Setbisiol Rehabilitation](#) (*physical therapy*)

Total Example Cost	\$2,800
---------------------------	----------------

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