# Otootoga o Faamanuiaga ma le Kavaina: Mea e Kava e lenei Peleni & Mea e te Totogia mo Auaunaga e Kavaina

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**Vaitaimi o le Kavaina:** **[See instructions]**

# Kava mo: | Ituaiga Peleni:

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| **O le pepa o faamatalaga o le Otootoga o Faamanuiaga ma le Kavaina (Summary of Benefits and Coverage, SBC) o le a fesoasoani iā oe e filifili ai se** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **tausoifua maloloina. Ua fa’aalia mai e le SBC iā oe le auala o le a faasoa ai ma le** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **le tau mo auaunaga tausoifua maloloina.**  **MATAU: O faamatalaga e faatatau i le tau o lenei** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **(ta’ua o le** [**totogi faatulagaina (premium))**](https://www.healthcare.gov/sbc-glossary/#premium) **o le a ese lona tuuina atu. O lenei mea ua na ose otootoga.** Mo nisi faamatalaga e faatatau i le kavaina, po’o le mauaina o se kopi o le feagaiga atoa o le kavaina, [insert contact information]. Mo le faauigaina o faaupuga masani ai, e pei o le, [aofaiga faatagaina,](https://www.healthcare.gov/sbc-glossary/#allowed-amount) [paleni o le piliina,](https://www.healthcare.gov/sbc-glossary/#balance-billing) [totogi e le inisiua,](https://www.healthcare.gov/sbc-glossary/#coinsurance) [tupe e te totogia,](https://www.healthcare.gov/sbc-glossary/#copayment) [tupe toesea](https://www.healthcare.gov/sbc-glossary/#deductible), [foma’i/falema’i,](https://www.healthcare.gov/sbc-glossary/#provider) po’o isi faaupuga faapisinisi, taga’i i le Lisi o Faaupuga (Glossary). E mafai ona e taga’i i le Lisi o Faaupuga i le [www.insert.com] pe telefoni le 1-800-[insert] e talosaga ai se kopi. |

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| **Fesili Tāua** | **Tali** | **Aiseā e Afaina ai Lenei Tulaga:** |
| **O le ā le fua atoa o le** [**tupe toesea**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | **$** |  |
| **Pe iai ni auaunaga e kavaina a’o le’i o’o ina e ausia au** [**tupe toesea**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** |  |  |
| **Pe e iai nisi** [**tupe toesea**](https://www.healthcare.gov/sbc-glossary/#deductible) **mo auaunaga faapitoa?** | **$** |  |
| **O le ā le tapulaa o** [**tupe e**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)[**totogi e oe lava ia**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) **mo lenei** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan)**?** | **$** |  |
| **O le ā e aofia ai i le** [**tapulaa o tupe e totogi e**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)[**oe lava ia**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** |  |  |
| **Pe o le a itiiti le tau e te totogia pe a e fa’aaogina se** [**li’o o so’otaga o**](https://www.healthcare.gov/sbc-glossary/#network-provider)[**foma’i**](https://www.healthcare.gov/sbc-glossary/#network-provider)**?** |  |  |
| **Pe e te manaomia se** [**referral (faasinoga)**](https://www.healthcare.gov/sbc-glossary/#referral) **e vaai ai se** [**foma’i**](https://www.healthcare.gov/sbc-glossary/#specialist)[**faapitoa**](https://www.healthcare.gov/sbc-glossary/#specialist)**?** |  |  |

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|  | O tupe uma e [**totogi muamua**](https://www.healthcare.gov/sbc-glossary/#copayment)ma [**totogi e le inisiua**](https://www.healthcare.gov/sbc-glossary/#coinsurance)o tau ua fa’aali atu i lenei siata pe a uma ona ausia au [**tupe toesea**,](https://www.healthcare.gov/sbc-glossary/#deductible) pe afai e iai se [**tupe toesea**](https://www.healthcare.gov/sbc-glossary/#deductible)e fa’aaogā. |

| **Meafai Masani a le Medical** | **Auaunaga Atonu Ete Manaomia** | **Mea Ete Totogia: Foma’i/Falema’i i le Li’o o So’otaga** | | **Faatapulaa, Faatalitalia & Isi Faamatalaga Tāua** |
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| **(E itiiti le tupe ete totogia)** | **(Sili ona telē le tupe ete totogia)** |
| **Afai ete asiasi i se ofisa mo se tausiga tausoifua maloloina i se** [**foma’i**](https://www.healthcare.gov/sbc-glossary/#provider) **po’o se falema’i** | Asiasiga mo le togafitia o se manu’a po’o se gasegase |  |  |  |
| Asiasi i se [Foma’i faapitoa](https://www.healthcare.gov/sbc-glossary/#specialist) |  |  |  |
| [Tausiga tau puipuiga](https://www.healthcare.gov/sbc-glossary/#preventive-care)[/fa’ata/](https://www.healthcare.gov/sbc-glossary/#screening) tui puipui |  |  |  |
| **Pe afai sau su’ega** | [Su’eina o se gasegase](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (x- ray, su’e le toto) |  |  |  |
| Su’eina o se gasegase (x- ray, su’e le toto) |  |  |  |
| **Pe a e manaomia fualaau faatonuina e tausia ai lou ma’i po’o le tulaga o e maua ai**  Isi faamatalaga atili e tusa ai ma le [**kavaina o**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage)[**fualaau faatonuina**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage)o lo’o maua i le [www.insert.com] | Fualaau/vailaau Generic |  |  |  |
| Fualaau/vailaau o le ituaiga Preferred |  |  |  |
| Ituaiga fualaau/vailaau e lē o le ituaiga e fautuaina |  |  |  |
| [Fualaau/vailaau faapitoa](https://www.healthcare.gov/sbc-glossary/#specialty-drug) |  |  |  |
| **Pe a fai sou ta’otoga i le vaega o gasegase tausavali** | Pili o le falema’i (pei o se ta’otoga e lē taofia ai oe i le falema’i) |  |  |  |
| Pili a le foma’i/foma’i tipitipi |  |  |  |
| **Pe afai ete manaomia vave lava le vaaia o se foma’i** | [Tausiga i le potu o](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) [faalavelave faafuase’i](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) |  |  |  |
| [Fa’aaogina o femalagaaiga i](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) [se faalavelave faafuase’i](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) [faafoma’i](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) |  |  |  |
| [Tausiga mo’omia vave](https://www.healthcare.gov/sbc-glossary/#urgent-care) |  |  |  |
| **Pe afai e manaomia ona e nofo i le falema’i** | Pili a le falema’i (pei o le, potu o le falema’i) |  |  |  |
| Pili a le foma’i/foma’i tipitipi |  |  |  |
| **Pe afai ete manaomai se tausiga o le maloloina o le mafaufau, maloloina tauamioga, auaunaga i le fa’aaogiana sese o fualaau/vailaau faasaina** | Auaunaga mo gasegase tausavali |  |  |  |
| Auauanaga mo gasegase taofia |  |  |  |
| **Pe afai ete ma’itaga** | Asiasiga i le ofisa |  |  |  |
| Faafanauina o le pepe/ auaunaga o tomai faapitoa i le faafanauina |  |  |  |
| Fanauina o le pepe/auaunaga i le falema’i |  |  |  |
| **Pe afai ete manaomia le fesoasoani mo le faafoisia o le malosi pe iai isi manaoga faapitoa tausoifua maloloina** | [Tausiga tausoifua maloloina i](https://www.healthcare.gov/sbc-glossary/#home-health-care) [le fale](https://www.healthcare.gov/sbc-glossary/#home-health-care) |  |  |  |
| [Auaunaga mo le toe fuata’i le](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) [olaga](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) |  |  |  |
| [Auaunaga mo le faafoisia o](https://www.healthcare.gov/sbc-glossary/#habilitation-services) [le malosi](https://www.healthcare.gov/sbc-glossary/#habilitation-services) |  |  |  |
| [Tausiga tomai a foma’i](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) [tausima’i](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) |  |  |  |
| [Masini faafoma’i ‘anagatā](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) |  |  |  |
| [Tausiga o gasegase ua ui le](https://www.healthcare.gov/sbc-glossary/#hospice-services) [ma’i (hospice care)](https://www.healthcare.gov/sbc-glossary/#hospice-services) |  |  |  |
| **Pe afai e manaomia e lou alo se tausiga mo nifo po’o mata** | Su’eina o mata o tamaiti |  |  |  |
| Matatioata a tamaiti |  |  |  |
| Tausiga o nifo o tamaiti |  |  |  |

# Auaunaga e Lē Aofia ai & Isi Aauaunaga e Kavaina:

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| **Auaunaga Masani a Lau** [**Peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **Ona LĒ Kavaina (Siaki lau aiaiga (policy) po’o pepa o faamatalaga o le** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **mo nisi faamatalaga atili ma se lisi o isi uma** [**auaunaga e lē o aofia ai**](https://www.healthcare.gov/sbc-glossary/#excluded-services)**.)** | | |
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| **Isi Auaunaga o Lo’o Kavaina (E ono iai tapulaa i auaunaga nei. E lē o se lisi atoa lenei. Faamolemole vaai lau** [**peleni**](https://www.healthcare.gov/sbc-glossary/#plan) **i pepa o faamatalaga.)** | | |
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**Lau Aiā Tatau i le Fa’aauau o le Kavaina:** E iai matagaluega e mafai ona fesoasoani iā oe pe afai ete manao e fa’aauau lou kavaina pe a o’o ina uma. O faamatalaga e faafesoota’i ai nei matagaluega o le: [insert State, HHS, DOL, and/or other applicable agency contact information]. Isi filifiliga mo le kavaina e mafai foi ona e mauaina, e aofia ai le faatauina o se inisiua totino e ala i le [Health Insurance](https://www.healthcare.gov/sbc-glossary/#health-insurance) [Marketplace (Maketi faatau).](https://www.healthcare.gov/sbc-glossary/#marketplace) Mo nisi faamatalaga atili i le [Marketplace (Maketi faatau),](https://www.healthcare.gov/sbc-glossary/#marketplace) asiasi i le [www.HealthCare.gov](http://www.healthcare.gov/) pe telefoni le 1-800-318- 2596.

**Au Faitioaga ma Aiā Tatau o Apili:** O lo’o iai matagaluega e mafai ona fesoasoani iā oe pe afai e iai sau faitioga faasaga i lau [peleni i](https://www.healthcare.gov/sbc-glossary/#plan) le teena o se [tagi.](https://www.healthcare.gov/sbc-glossary/#claim) O lenei faaseā e ta’ua o se [faitioga](https://www.healthcare.gov/sbc-glossary/#grievance) po’o se [apili.](https://www.healthcare.gov/sbc-glossary/#appeal) Mo nisi faamatalaga atili e tusa ai ma ou aiā tatau, taga’i i le faamatalaina o faamanuiaga o le a e mauaina mo lena [tagi](https://www.healthcare.gov/sbc-glossary/#claim) i mataupu faafoma’i. O pepa o faamatalga o lau [peleni](https://www.healthcare.gov/sbc-glossary/#plan) ua saunia atu ai foi faamatalaga atoatoa i le auala e faaulu ai se [tagi,](https://www.healthcare.gov/sbc-glossary/#claim) [apili,](https://www.healthcare.gov/sbc-glossary/#appeal) po’o se [faitioga i](https://www.healthcare.gov/sbc-glossary/#grievance) so’o se mafuaga i lau [peleni.](https://www.healthcare.gov/sbc-glossary/#plan) Mo nisi faamatalaga atili e tusa ai ma ou aiā tatau, o lenei faasilasilaga, po’o se fesoasoani, fafesoota’i le: [insert applicable contact information from instructions].

# Pe e saunia e lenei peleni le Kavaina Tāua e Tatau ona Maua? [Ioe/Leai]

O le [Kavaina Tāua e Tatau ona Maua](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage)e masani ona aofia ai [peleni,](https://www.healthcare.gov/sbc-glossary/#plan) [tausoifua maloloina](https://www.healthcare.gov/sbc-glossary/#health-insurance) e maua e ala i le [Marketplace](https://www.healthcare.gov/sbc-glossary/#marketplace) po’o isi aiaiga faamaketi, Medicare, Medicaid, CHIP, TRICARE, ma isi ituaiga kava. Afai ete agavaa mo isi ituaiga o le [Kavaina Tāua e Tatau ona Maua,](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) atonu o le a e lē agavaa mo le [Totogi faatulagaina Foa’i](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) [Taulafoga.](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits)

# Pe ausia e lenei peleni le Faatulagana Aogā e Tatau ona Mauaina? [Ioe/Leai/Lē Talafeagai]

Afai e lē ausia e lau [peleni](https://www.healthcare.gov/sbc-glossary/#plan) le [Faatulagana Aogā e Tatau ona Mauaina,](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard) atonu o le a e agavaa mo se [Totogi faatulagaina Foa’i Taulafoga](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits)e fesoasoani iā oe i le totogia

o se [peleni](https://www.healthcare.gov/sbc-glossary/#plan) e ala i le [Marketplace.](https://www.healthcare.gov/sbc-glossary/#marketplace)

# Mauaina o le Auaunaga i se Gagana:

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].

***Ina ia vaai i faata’ita’iga i le auala e ono kava ai e lenei*** [***peleni***](https://www.healthcare.gov/sbc-glossary/#plan) ***le tau o se fa’aa’oa’oga i se tulaga faafoma’i, taga’i i le vaega e soso’o mai.***

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# E tusa ai ma nei Fa’aa’oa’oga o le Kavaina:

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|  | **O lenei mea e lē ose taumatega o le tau e totogi.** O togafitiga ua fa’aalia ua na oni faata’ita’iga i le auala e ono kava ai e lenei [peleni t](https://www.healthcare.gov/sbc-glossary/#plan)ausiga faafoma’i. O le tupe totogi sa’o mo oe o le a ese mai e faalagolago i le tausiga moni e te mauaina, le tau e pili ai oe e lau [foma’i,](https://www.healthcare.gov/sbc-glossary/#provider) ma le tele o isi vala. Taula’i i le aofiaga o le [totogi faasoa](https://www.healthcare.gov/sbc-glossary/#cost-sharing) o ([tupe toesea,](https://www.healthcare.gov/sbc-glossary/#deductible) [tupe ete totogia](https://www.healthcare.gov/sbc-glossary/#copayment) ma le [totogi e le inisiua](https://www.healthcare.gov/sbc-glossary/#coinsurance)) ma [auaunaga e lē o aofia ai](https://www.healthcare.gov/sbc-glossary/#excluded-services) i lalo o le [peleni.](https://www.healthcare.gov/sbc-glossary/#plan) Fa’aaogā le faamatalaga lenei e faatusasua ai le vaega o le tupe ete ono totogia i lalo o se [peleni](https://www.healthcare.gov/sbc-glossary/#plan) ese tausoifua maloloina. Faamolemole matau o nei faata’ita’iga o le kavaina e faavae mai le kavaina na oe lava. |

**O Lo’o Iai le Pepe a Peg**

(9 masina e lē o iai i le li’o o so’otaga o tausiga a’o

le’i fanau ma fanau i le falema’i)

* **Le** [**fuaatoa**](https://www.healthcare.gov/sbc-glossary/#plan) **o tupe toesea o le** [**peleni**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**
* [**Foma’i Faapitoa**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Falema’i *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Isi *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# O Lenei FA’AA’OA’OGA e aofia ai auaunaga e pei

**o le:**

Asiasiga i le ofisa o se [Foma’i Faapitoa](https://www.healthcare.gov/sbc-glossary/#specialist) *(tausiga faamātua)*

Auaunaga o Tomai Faapitoa i le Faafanauina o se pepe

Auaunaga i le Falema’i e Fananau ai pepe [Su’esu’ega o ma’i](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(ultrasounds ma le su’eina o le toto)*

Asiasiga a se [Foma’i Faapitoa](https://www.healthcare.gov/sbc-glossary/#specialist) *(anesthesia (vaifaagase))*

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| **Aofaiga Faata’ita’i o le Tau** | | **$12,700** |
| **I lenei fa’aa’oa’oga, o le a totogi e Peg le:** | | |
| *Tau e Faasoa* | | |
| [Tupe toesea](https://www.healthcare.gov/sbc-glossary/#deductible) | $ | |
| [Totogi e oe](https://www.healthcare.gov/sbc-glossary/#copayment) | $ | |
| [Totogi e le inisiua](https://www.healthcare.gov/sbc-glossary/#coinsurance) | $ | |
| *Mea e lē kavaina* | | |
| Limiti pe lē aofia ai | $ | |
| **O le aofiaga e totogi e Peg e** | **$** | |

**Vaavaia o le ituaiga Ma’isuka 2 o Joe**

(tasi le tausaga o tausiga masani ai i le so’otaga i se tulaga sili ona pulea lelei)

* **Le** [**fuaatoa**](https://www.healthcare.gov/sbc-glossary/#plan) **o tupe toesea o le** [**peleni**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**
* [**Foma’i Faapitoa**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Falema’i *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Isi *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# O Lenei FA’AA’OA’OGA e aofia ai auaunaga e pei o le:

Asiasiga i le ofisa mo le vaaia e le [foma’i masani ai](https://www.healthcare.gov/sbc-glossary/#primary-care-physician)

*(aofia ai a’oa’oga i faama’i*) [Su’esu’ega o ma’i](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(su’eina o le toto)* [Fualaau/vailaau faatonuina](https://www.healthcare.gov/sbc-glossary/#prescription-drugs)

[Masini anagatā faafoma’i](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(masini fua suka)*

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| --- | --- | --- | --- |
| **Aofaiga Faata’ita’i o le Tau** | | **$5,600** | |
| I lenei fa’aa’oa’oga, o le a totogi e Joe le: | | | |
| *Tau e Faasoa* | | | |
| [Tupe toesea](https://www.healthcare.gov/sbc-glossary/#deductible) | | $ | |
| [Totogi e oe](https://www.healthcare.gov/sbc-glossary/#copayment) | | $ | |
| [Totogi e le inisiua](https://www.healthcare.gov/sbc-glossary/#coinsurance) | | $ | |
| *Mea e lē kavaina* | | | |
| Limiti pe lē aofia ai | | $ | |
| **O le aofiaga e totogi e Joe e** | | **$** | |

**Ta’e La’ititi le Paonaivi o Mia**

(i le potu o faalavelave faafuase’i mo se asiasiga ma le toe fo’i atu mo le tausiga)

* **Le** [**fuaatoa**](https://www.healthcare.gov/sbc-glossary/#plan) **o tupe toesea o le** [**peleni**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**
* [**Foma’i Faapitoa**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* $**
* **Falema’i *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**
* **Isi *[***[***tau e faasoa***](https://www.healthcare.gov/sbc-glossary/#cost-sharing)***]* %**

# O Lenei FA’AA’OA’OGA e aofia ai auaunaga e pei o le:

[Tausiga i le potu o faalavelave faafuase’i](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) *(aofia ai sapalai faafoma’i)*

[Su’esu’ega o ma’i](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) *(fa’ata)*

[Masini anagatā faafoma’i](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) *(to’oto’o)*

[Auaunaga mo le toe faaleleia o le malosi](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) *(togafitiga faamalositino*

|  |  |  |
| --- | --- | --- |
| **Aofaiga Faata’ita’i o le Tau** | **$2,800** | |
| **I lenei fa’aa’oa’oga, o le a totogi e Mia le:** | | |
| *Tau e Faasoa* | | |
| [Tupe toesea](https://www.healthcare.gov/sbc-glossary/#deductible) | | $ |
| [Totogi e oe](https://www.healthcare.gov/sbc-glossary/#copayment) | | $ |
| [Totogi e le inisiua](https://www.healthcare.gov/sbc-glossary/#coinsurance) | | $ |
| *Mea e lē kavaina* | | |
| Limiti pe lē aofia ai | | $ |
| **O le aofiaga e totogi e Mia e** | | **$** |

O le **peleni** e iai le tiutefai mo isi tau o nei FA’AA’OA’OGA o auaunaga e kava.