Coverage for: Employee/Family | Plan Type: POS

Coverage Period: 01/01/2024-12/31/2024



# **UHC Choice Plus Plan - HO**

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit Levi Strauss' Intranet-Threads or call 1-866-204-1923. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf">https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf</a> or call 1-866-204-1923 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network*: \$500 Individual / \$1,000 Family Non-Network*: \$1,000 Individual / \$2,000 Family per calendar year. *Deductibles cross-apply	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> are covered before you meet your <u>deductible</u> .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-carebenefits/
Are there other deductibles for specific services?	No	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.  Medical and Pharmacy deductible is combined.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical/Rx - For <u>network provider</u> : \$2,700 Individual / \$5,900 Family For out-of- <u>network</u> providers: \$5,000 Individual / \$12,000 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. Medical and Pharmacy out of pocket is combined
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.myuhc.com</u> or call 1-866-204-1923 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit	40% <u>coinsurance</u>	Virtual Care Services: General Medicine - \$20 copay BH visits - \$20 copay No virtual visit coverage for Out-of-network.
care <u>provider's</u> office or clinic	Specialist visit	\$35 <u>copay</u> /visit	40% <u>coinsurance</u>	None
or chine	Preventive care/screening/immunization	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out-of- network for Sleep Studies or \$200 penalty.
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of network or \$200 penalty.

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic Drugs (Tier 1)	Retail: \$10 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$20 <u>copay</u> 15% <u>coinsurance</u>	Retail: \$10 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$20 <u>copay</u> 15% <u>coinsurance</u>	Retail & Specialty Drugs:  15%- \$10 Min/ \$20 Max  Mail Order:  15%- \$20 Min/ \$40 Max  Manual claim submission required for out of network.
If you need drugs to treat your illness or condition More information about prescription	Preferred brand drugs (Tier 2)	Retail: \$25 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$50 <u>copay</u> 15% <u>coinsurance</u>	Retail: \$25 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$50 <u>copay</u> 15% <u>coinsurance</u>	Retail & Specialty Drugs: 15%- Min: \$25 Max: \$50 Mail Order: 15%- Min: \$50 Max: \$100 Manual claim submission required for out of network.
drug coverage is available at optumrx.com	Non-preferred brand drugs (Tier 3)	Retail: \$40 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$80 <u>copay</u> 15% <u>coinsurance</u>	Retail: \$40 <u>copay</u> 15% <u>coinsurance</u> Mail Order: \$80 <u>copay</u> 15% <u>coinsurance</u>	Retail & Specialty Drugs: 15%- Min: \$40 Max: \$80 Mail Order: 15%- Min: \$80 Max: \$160 Manual claim submission required for out of network.
	Specialty drugs (Tier 4)	Specialty drugs mirror the same benefit cost as retail costs for Tier 1, Tier 2 and Tier 3 (based on drug)	Not covered	Certain drugs may have a pre- notification requirement. Coverage is limited up to a 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of network for certain services or \$200 penalty.
	Physician/surgeon fees	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need	Emergency room care	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None
immediate medical attention	Emergency medical transportation	15% <u>coinsurance</u>	15% <u>coinsurance</u>	None

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	<u>Urgent care</u>	\$35 <u>copay</u> /visit	40% <u>coinsurance</u>	None	
If you have a	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="network"><u>network</u> or \$200 penalty.</a>	
hospital stay	Physician/surgeon fees	15% <u>coinsurance</u>	40% coinsurance	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20 <u>copay</u> /visit	\$20 <u>copay</u> /visit	Prior Authorization for certain outpatient services required out of network or \$200 penalty. Prior Authorization is also required for benefits provided for Applied Behavioral Analysis (ABA) out of network or \$200 penalty.	
	Inpatient services	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Prior Authorization for Inpatient services required out of <u>network</u> or \$200 penalty.	
	Office visits	\$20 <u>copay</u> /initial visit only	40% <u>coinsurance</u>	Prior Authorization required out of	
	Childbirth/delivery professional services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	network Inpatient stays that exceed normal 48 hours for vaginal delivery or	
If you are pregnant	Childbirth/delivery facility services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	96 hours for cesarean or \$200 penalty. Routine pre-natal care is covered at no charge.	
If you need help recovering or have other special health	Home health care	15% <u>coinsurance</u>	40% <u>coinsurance</u>	120 visit limit per calendar year combined In-network and Out-of-network. Prior Authorization required out of network for Home Health Care or \$200 penalty.	
needs	Rehabilitation services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	None	
	Habilitation services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of network or \$200 penalty.	

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	15% <u>coinsurance</u>	40% <u>coinsurance</u>	60 day limit per calendar year combined In- <u>network</u> and Out-of- <u>network</u> . Prior Authorization required out of <u>network</u> or \$200 penalty.
	Durable medical equipment	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="network">network</a> for DME devices that cost more than \$1,000 per device (purchase or cumulative rental) or \$200 penalty.
	Hospice services	15% <u>coinsurance</u>	40% <u>coinsurance</u>	Prior Authorization required out of <a href="network">network</a> for Hospice In-patient only or \$200 penalty.
	Children's eye exam	No charge	40% <u>coinsurance</u>	No Limits
If your child needs	Children's glasses	Not covered	Not covered	Not covered
dental or eye care	Children's dental check- up	Not covered	Not covered	Not covered

### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded				
services.)				
<ul><li>Child dental check-up</li><li>Child vision glasses</li><li>Cosmetic Surgery</li></ul>	<ul><li>Dental Care (Adult)</li><li>Long-term care</li></ul>	<ul> <li>Non-emergency care when traveling outside the U.S.</li> <li>Weight loss programs</li> </ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)  • Acupuncture  • Chiropractic care				

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
Acupuncture	Chiropractic care	Private-duty nursing
• Adult routine vision exam (i.e. refraction)	Hearing aids	Routine foot care
Bariatric Surgery	Fertility treatment	• Routine root care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or

https://www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov/ or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals Rights:</u> There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 1-866-204-1923 or visit <u>www.myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa/healthreform</u>.

## Does this <u>plan</u> provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-204-1923.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-204-1923.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-866-204-1923.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-204-1923.

—————————————To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.——

## About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-<u>network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall	\$500
<u>deductible</u>	<b>\$500</b>
■ Specialist copayment	\$35
■ Hospital (facility)	15%
<u>coinsurance</u>	13/0
■ Other <u>coinsurance</u>	15%

# This EXAMPLE event includes services like:

Specialist office visits (pre-natal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500	
Copayments	\$0	
<u>Coinsurance</u>	\$1,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,360	

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall	\$500
<u>deductible</u>	φ300
■ Specialist copayment	\$35
■ Hospital (facility)	15%
<u>coinsurance</u>	15%
■ Other <u>coinsurance</u>	15%

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would	pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500	
Copayments	\$900	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,420	

## Mia's Simple Fracture

(in-<u>network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall	\$500
<u>deductible</u>	Ψ500
■ Specialist copayment	\$35
■ Hospital (facility)	15%
<u>coinsurance</u>	13/0
Other coinsurance	15%

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500	
Copayments	\$100	
<u>Coinsurance</u>	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$900	

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC\_Civil\_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

**Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 **(Chinese)**,我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어 **(Korean)** 를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC) 에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدث العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية ( Summary of ) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:**日本語** (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。 本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC) に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Benefits and Coverage SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អាវម្មណ៍ៈ បើសិនអ្នកនិយាយ**ភាសាខ្មែរ (Khmer)** សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá sh**ǫ**qdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).