

## Insurance

Current Medical Mutual rates in effect for 2025 and 2026 for Certified Staff are as follows:

	Healthcare Rates	Employee Contribution Monthly
Single	\$874.64	\$131.20
Employee + Spouse	\$1,737.35	\$260.61
Employee + Children	\$1,582.28	\$237.35
Family	\$2,255.33	\$338.30

Current ICHRA rates in effect for 2025 for Classified Staff are as follows:

UH Based	Healthcare Rates	Employee Contribution Monthly
Single	\$637.29	\$95.60
Employee + Spouse	\$1,265.62	\$189.85
Employee + Children	\$1,152.67	\$172.90
Family	\$1,642.86	\$246.43

CCF Based	Healthcare Rates	Employee Contribution Monthly
Single	\$782.10	\$240.41
Employee + Spouse	\$1,553.18	\$477.41
Employee + Children	\$1,414.57	\$434.80
Family	\$2,016.14	\$619.71

The School District purchases a high deductible insurance plan. The plan covers major medical and prescription coverage. The District then funds the employee claims as they occur through a 3<sup>rd</sup> party administrator: Barrett Benefits.

The current plans have deductibles as follows for inside network:

	<u>Deductible</u>	<u>Max Out of Pocket</u>	<u>Reimbursement Deductible</u>
Single:	\$5,000/\$8,050	\$1,000	\$ 500
Family:	\$10,000/\$16,100	\$2,000	\$1,000

Once the employee reaches the reimbursement deductible, Barrett Benefits reimburses the employee directly 80% of their carrier approved claim cost until they reach the max out of pocket and then Barrett will reimburse 100% of the employee claims. The maximum out of pocket that an employee will pay is Single: \$1,000 and Family: \$2,000. After the deductible is reached, Berkshire pays 100% towards claims. Medical Mutual Out of Network claims are subject to network prices and the out of network deductibles. The IHCRA does not allow for out of network claims. Co-pays are not applied towards deductibles.

Claims can be processed by Barrett Benefits two ways:

1. You can fax or mail your Explanation of Benefits (EOB) to Barrett at:  
Fax (866) 539-5643  
Mail to: Barrett Benefits  
593 Broadway Ave  
Cleveland OH 44146  
(866) 845-8600 Option 1  
Sharefund@bbginc.net

2. You can complete an Authorization that will allow Barrett Benefits to retrieve your EOBs from your insurance coverage from their website on a weekly basis.

Prescription Drug Reimbursements require that you submit a copy of the pharmacy tag (usually comes stapled to your prescription) and the receipt to Barrett Benefits. Prescription reimbursements expire 6 months after receipt of payment date.

Any questions regarding claims for Barrett Benefits can be emailed to Kathy Salsbury at [ksalsbury@bbginc.net](mailto:ksalsbury@bbginc.net) or she can be reached by phone at (866) 845-8600 Option 1

The Treasurer's office, once a week, receives a list of claims that will be paid by Barrett Benefits. The Treasurer's office does not see any claim detail, they only see the employee's name and a dollar amount. The Treasurer's office then forwards payment to Barrett Benefits, and they in turn process a check to the employee.

**Please note Barrett Benefits is a licensed 3<sup>rd</sup> party administrator through the State of Ohio. Barrett Benefits is subject to strict audit and bonding requirements from the State of Ohio. Your claims are held in the strictest confidence and actual claims are never seen by staff in the Treasurer's Office.**

### **Dental Insurance**

Dental Insurance is provided by Superior Dental Care. The Berkshire Board of Education pays the premiums with zero out of pocket contribution costs from Berkshire Schools' employees.

### **Optical Insurance**

Classified Employees are entitled to a \$450.00 yearly reimbursement for optical expenses incurred by an employee or employee's eligible dependents. Original receipts must be attached to the Optical Reimbursement form located in your myscview.com account, then submitted to the Treasurer's office for reimbursement.

Optical Insurance is provided by EyeMed for all Certificated Employees. Employees contribution is 15% of the Board's premium. The current plan provides for in network copay amounts and out of network reimbursed amounts.

### **Life Insurance**

Life insurance coverage is available to employees of the District. Employees should consult their negotiated agreement for coverage amounts.

### **Important Dates**

Medical Insurance Coverage Period: Coverage Year – January 1 through December 31

Dental Insurance Coverage Period: Coverage Year – January 1 through December 31

Vision Reimbursement & Coverage Period: Coverage Year – January 1 through December 31

Flexible Savings Account: January 1st through December 31, with a grace period until March 15

Waiver Deadline: August 25<sup>th</sup> of the new School Year

Waiver Payment: The First pay date in September of the following year.



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, call 800-585-2583. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [MedMutual.com/SBC](http://MedMutual.com/SBC) or call 800-585-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$5,000/single, \$10,000/family Network \$10,000/single, \$20,000/family Non-Network	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. Certain <u>preventive care</u> and all services with <u>copayments</u> are covered and paid by the <u>plan</u> before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$6,600/single, \$13,200/family Network \$20,000/single, \$40,000/family Non-Network	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.
What is not included in the <u>out-of-pocket limit</u> ?	Certain <u>specialty drugs</u> , <u>premiums</u> , balance-billed charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes, See <a href="http://MedMutual.com/SBC">MedMutual.com/SBC</a> or call 800-585-2583 for a list of participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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 **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies. Services with **copayments** are covered before you meet your **deductible**, unless otherwise specified.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Specialist visit</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Preventive care/ screening/ immunization</u>	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Diagnostic test</u> (blood work)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://MedMutual.com/SBC">MedMutual.com/SBC</a>	Generic copay - retail Tier 1	\$10 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 30-day supply.
	Generic copay - home delivery Tier 1	\$25 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 90-day supply.
	Preferred brand copay - retail Tier 2	\$50 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 30-day supply.
	Preferred brand copay - home delivery Tier 2	\$125 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 90-day supply.
	Non-preferred brand copay - retail Tier 3	\$90 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 30-day supply.
	Non-preferred brand copay - home delivery Tier 3	\$225 after <u>deductible</u>	See Plan Documents for Details	Covers up to a 90-day supply.
	<u>Specialty drugs</u>	30% up to \$350 maximum after <u>deductible</u> or the max of any available manufacturer-funded copay assistance	See Plan Documents for Details	Covers up to a 30 day supply. Certain <u>specialty drugs</u> are considered non-essential health benefits and therefore do not apply to the out-of-pocket maximum. They will also be subject to higher cost-share.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees (Outpatient)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	20% <b><u>coinsurance</u></b>		None
	<u>Emergency medical transportation</u>	20% <b><u>coinsurance</u></b>		None
	<u>Urgent care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/ surgeon fee (inpatient)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Benefits paid based on corresponding medical benefits		None
	Inpatient services	Benefits paid based on corresponding medical benefits		None

[ For more information about limitations and exceptions, see the [plan](#) or policy document at [MedMutual.com/SBC](http://MedMutual.com/SBC).]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No charge	50% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, copay, <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	(100 days per benefit period, combined with Private Duty Nursing)
	<u>Rehabilitation services</u> (Physical Therapy)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	(20 visits per benefit period)
	<u>Habilitation services</u> (Occupational Therapy)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	(20 visits per benefit period)
	<u>Habilitation services</u> (Speech Therapy)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	(20 visits per benefit period)
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	(150 days per benefit period, combined with Physical Medicine and Rehabilitation)
	<u>Durable medical equipment</u>	50% <u>coinsurance</u>		None
	<u>Hospice services</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
If your child needs dental or eye care	Children's eye exam	No charge	50% <u>coinsurance</u>	None
	Children's glasses	Not Covered		Excluded Service
	Children's dental check-up	Not Covered		Excluded Service

[ For more information about limitations and exceptions, see the plan or policy document at MedMutual.com/SBC.]

## 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.)

- Acupuncture
- Children's dental check-up
- Children's glasses
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric Surgery
- Chiropractic Care
- Private-Duty Nursing

**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: your state insurance department at 800-686-1526 and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 877-267-2323 x61565 or [cciio.cms.gov](http://cciio.cms.gov). Other coverage options may be available to you, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [HealthCare.gov](http://HealthCare.gov) or call 800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: your state insurance department at 800-686-1526 or your plan at 800-585-2583.

### Does this plan 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 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.

-----*To see examples of how this plan might cover costs for sample medical situations, see the next section*-----

The coverage example numbers assume that the patient does not use an HRA or FSA. If you participate in an HRA or FSA and use it to pay for out-of-pocket expenses, then your costs may be lower.

**About these Coverage Examples:**



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

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** \$5,000
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

**This EXAMPLE event includes services like:**

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

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,500

<i>What isn't covered</i>	
Limits or exclusions	\$60

<b>The total Peg would pay is</b>	<b>\$6,570</b>
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**Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$5,000
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$20

<b>The total Joe would pay is</b>	<b>\$5,050</b>
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**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$5,000
- **Specialist coinsurance** 20%
- **Hospital (facility) coinsurance** 20%
- **Other coinsurance** 20%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$0

<b>The total Mia would pay is</b>	<b>\$2,800</b>
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Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 800-585-2583.

The plan would be responsible for the other costs of these EXAMPLE covered services.

# Multi-Language Interpreter Services & Nondiscrimination Notice



This document notifies individuals of how to seek assistance if they speak a language other than English.

## Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-382-5729 (TTY: 711).

## Chinese

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-382-5729 (TTY: 711)。

## German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-382-5729 (TTY: 711).

## Arabic

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك (بالمجان). اتصل برقم 1-800-382-5729 رقم هاتف الصم والبكم (711).

## Pennsylvania Dutch

Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-382-5729 (TTY: 711).

## Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-382-5729 (телетайп: 711).

## French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-382-5729 (ATS: 711).

## Vietnamese

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-382-5729 (TTY: 711).

## Navajo

Díí baa akó nínízin: Díí saad bee yáníłti' go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłnih 1-800-382-5729 (TTY: 711).

## Oromo

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-382-5729 (TTY: 711).

## Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-382-5729 (TTY: 711)번으로 전화해 주십시오.

## Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-382-5729 (TTY: 711).

## Japanese

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-382-5729 (TTY: 711)まで、お電話にてご連絡ください。

## Dutch

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 1-800-382-5729 (TTY: 711).

## Ukrainian

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-382-5729 (телетайп: 711).

## Romanian

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-382-5729 (TTY: 711).

## Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-382-5729 (TTY: 711).

**QUESTIONS ABOUT YOUR BENEFITS OR OTHER INQUIRIES ABOUT YOUR HEALTH INSURANCE SHOULD BE DIRECTED TO MEDICAL MUTUAL'S CUSTOMER CARE DEPARTMENT AT 1-800-382-5729.**

**Nondiscrimination Notice**

Medical Mutual of Ohio complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex in its operation of health programs and activities. Medical Mutual does not exclude people or treat them differently because of race, color, national origin, age, disability or sex in its operation of health programs and activities.

- Medical Mutual provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, etc.).
- Medical Mutual provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

**If you need these services or if you believe Medical Mutual failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, with respect to your health care benefits or services, you can submit a written complaint to the person listed below. Please include as much detail as possible in your written complaint to allow us to effectively research and respond.**

**Civil Rights Coordinator**

Medical Mutual of Ohio  
2060 East Ninth Street  
Cleveland, OH 44115-1355  
MZ: 01-10-1900

**Email:** [CivilRightsCoordinator@MedMutual.com](mailto:CivilRightsCoordinator@MedMutual.com)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

- Electronically through the Office for Civil Rights Complaint Portal available at:  
[ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf)
- By mail at:  
U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building  
Washington, DC 20201-0004
- By phone at:  
(800) 368-1019 (TDD: (800) 537-7697)
- Complaint forms are available at:  
[hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html)

Ambetter Health Solutions Bronze HSA 6400: Standard Bronze Off Exchange Plan




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) 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

<https://ambetterhealth.com/2025-brochures.html>, or call 1-833-543-3145 (TTY 711). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-833-543-3145 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$6,400 individual / \$12,800 family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> services are covered before you meet your <a href="#">deductible</a> (see additional information below).	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> : \$8,050 individual / \$16,100 family. Not applicable for <a href="#">out-of-network providers</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">preauthorization</a> for services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://ambetterhealth.com/findadoc">https://ambetterhealth.com/findadoc</a> or call 1-833-543-3145 (TTY 711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	20% <a href="#">Coinsurance</a>	Not covered	Covered No Limit.
	<a href="#">Specialist</a> visit	20% <a href="#">Coinsurance</a>	Not covered	None
	<a href="#">Preventive care/screening/immunization</a>	No charge; <a href="#">deductible</a> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">Coinsurance</a> for laboratory & professional services  20% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging  20% <a href="#">Coinsurance</a> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility.  Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.
	Imaging (CT/PET scans, MRIs)	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="https://ambetterhealth.com/2025formulary">https://ambetterhealth.com/2025formulary</a> .	Generic drugs	Tier 1a - Preferred Generic Retail: 20% <a href="#">Coinsurance</a>  Tier 1b - Generic Retail: 20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount.
	Preferred brand drugs	Tier 2 - Retail: 20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order.
	Non-preferred brand drugs and Non-preferred generic drugs	Tier 3 - Retail: 25% <a href="#">Coinsurance</a>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount.
	<a href="#">Specialty drugs</a>	Tier 4 - Retail: 30% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">Coinsurance</a>	20% <a href="#">Coinsurance</a>	None
	<a href="#">Emergency medical transportation</a>	20% <a href="#">Coinsurance</a>	20% <a href="#">Coinsurance</a>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	<a href="#">Urgent care</a>	20% <a href="#">Coinsurance</a>	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
	Physician/surgeon fees	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: 20% <a href="#">Coinsurance</a> ; Other Outpatient Services: 20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner office visits do not require prior authorization.)
	Inpatient services	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. Maternity care may

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	20% <a href="#">Coinsurance</a>	Not covered	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Limited to 100 visits per year.
	<a href="#">Rehabilitation services</a>	Outpatient: 20% <a href="#">Coinsurance</a> Inpatient: 20% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Rehabilitation therapy: speech, occupational, and physical therapy limited to 20 visits each, cardiac limited to 36 visits and pulmonary limited to 20 visits per year. Services may be used for intensive day rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	<a href="#">Habilitation services</a>	Outpatient: 20% <a href="#">Coinsurance</a> Inpatient: 20% <a href="#">Coinsurance</a>	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	<a href="#">Skilled nursing care</a>	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Limited to 90 days per year.
	<a href="#">Durable medical equipment</a>	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	20% <a href="#">Coinsurance</a>	Not covered	Prior authorization may be required. Covered No Limit.
If your child needs dental or eye care	Children's eye exam	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 visit per year.
	Children's glasses	No charge; <a href="#">deductible</a> does not apply	Not covered	Limited to 1 item per year.
	Children's dental check-up	Not covered	Not covered	None

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Abortion (Except in cases when the life of the member is endangered)</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Dental care (Children)</li> <li>Hearing aids</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult)</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 <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Acupuncture (Limited to 12 visits per year)</li> <li>Chiropractic care (Limited to 12 visits per year)</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)</li> <li>Private-duty nursing (Limited to 90 visits per year)</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> </ul>

**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: Ambetter Health at 1-833-543-3145 (TTY 711); Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at <https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/>. 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.

**Does this plan 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 Minimum Value Standards? Not Applicable.**

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 1-833-543-3145 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-543-3145 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-543-3145 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-543-3145 (TTY 711).

*To see examples of how this [plan](#) 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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$6,400
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$6,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,660</b>

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

- The [plan's](#) overall [deductible](#) \$6,400
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$5,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$5,420</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$6,400
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic tests](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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<b>English</b>	<p>If you, or someone you're helping, have questions about any of the Ambetter Health offerings, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you're helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services for your specific Health Plan by electronic mail or by phone by referencing the Health Plan Contact Information page below.</p>
<b>Spanish</b>	<p>Si usted o alguien a quien ayuda tiene preguntas sobre cualquiera de las ofertas de Ambetter Health y no domina el inglés, tiene derecho a recibir ayuda e información en su idioma sin costo y de manera oportuna. Si usted o alguien a quien ayuda tiene una condición auditiva o visual que impide la comunicación, tiene derecho a recibir ayudas y servicios auxiliares sin costo y de manera oportuna. Para recibir servicios de traducción o auxiliares, comuníquese con Servicios para Miembros de su plan de salud específico por correo electrónico o por teléfono. Consulte la página de información de contacto del plan de salud que figura más adelante.</p>
<b>Chinese</b>	<p>若您或您協助的某人對 Ambetter Health 提供的任何產品有疑問，且不熟悉英文，您有權免費以您的語言及時取得協助和資訊。若您或您協助的某人難以用聽覺和/或視覺溝通，您有權免費及時取得輔助工具和服務。若要取得翻譯或輔助服務，請參考以下的健康計畫聯絡資訊頁面，以電子郵件或電話聯絡特定健康計畫的保戶服務部。</p>
<b>Vietnamese</b>	<p>Nếu quý vị hoặc người đang được quý vị giúp đỡ có thắc mắc về bất kỳ gói phúc lợi nào của Ambetter Health và không thông thạo Anh ngữ, quý vị có quyền nhận trợ giúp và thông tin bằng ngôn ngữ của mình một cách kịp thời và hoàn toàn miễn phí. Nếu quý vị hoặc người đang được quý vị giúp đỡ có vấn đề về thính lực và/hoặc thị lực khiến việc giao tiếp khó khăn, quý vị có quyền nhận dịch vụ và thiết bị phụ trợ một cách kịp thời và hoàn toàn miễn phí. Để nhận dịch vụ dịch thuật hoặc dịch vụ phụ trợ, vui lòng liên hệ với bộ phận Dịch Vụ Hội Viên của Chương Trình Bảo Hiểm Y Tế cụ thể của quý vị qua thư điện tử hoặc qua điện thoại bằng cách tham chiếu trang Thông Tin Liên Hệ của Chương Trình Bảo Hiểm Y Tế dưới đây.</p>
<b>German</b>	<p>Wenn Sie oder eine Person, der Sie helfen, Fragen zu den Ambetter Health-Angeboten haben, jedoch kein flüssiges Englisch sprechen, sind Sie berechtigt, kostenfrei und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Wenn Sie oder eine Person, der Sie helfen, an einer Hör- und/oder Sehbehinderung leiden, die die Kommunikation beeinträchtigt, sind Sie berechtigt, kostenfrei und zeitnah Hilfsmittel und Hilfsdienste zu erhalten. Um Übersetzungen oder Hilfsdienste zu erhalten, wenden Sie sich an unsere Services für Mitglieder, um Ihren individuellen Gesundheitsplan telefonisch oder per E-Mail anzufordern. Die entsprechenden Kontaktdaten finden Sie auf der folgenden Webseite mit den Kontaktdaten zum Gesundheitsplan.</p>
<b>Korean</b>	<p>귀하 또는 귀하에게 도움을 받는 사람이 Ambetter Health 서비스에 대해 질문이 있고 영어에 능숙하지 않은 경우, 귀하는 무료로 적시에 귀하가 사용하는 언어로 도움과 정보를 받을 권리가 있습니다. 귀하 또는 귀하에게 도움을 받는 사람의 청각 및/또는 시각 장애로 인해 의사소통이 원활하지 않은 경우, 귀하는 무료로 적시에 보조 지원 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으려면 아래의 건강 플랜 연락처 정보 페이지를 참조하여 전자 메일 또는 전화로 특정 건강 플랜의 가입자 서비스부에 문의해 주십시오.</p>

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**Arabic**

إذا كان لديك أو لدى شخص تساعدك أسئلة حول أي من عروض Ambetter Health ولست متقنًا للغة الإنجليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك دون تكلفة عليك وفي الوقت المناسب. إذا كنت أنت أو شخص تساعدك تعاني من حالة سمعية و/أو بصرية تحول دون التواصل، فلديك الحق في الحصول على معينات سمع وخدمات مساعدة دون تكلفة عليك وفي الوقت المناسب. للحصول على خدمات الترجمة أو الخدمات المساعدة، يرجى التواصل مع خدمات الأعضاء الخاصة بخططك الصحية عن طريق البريد الإلكتروني أو عبر الهاتف من خلال الرجوع إلى صفحة معلومات الاتصال بالخطوة الصحية أدناه.

**Serbo-Croatian**

Ako vi ili neko kome pomažete imate pitanja o bilo kojoj od ponuda od Ambetter Health, a ne govorite dobro engleski, imate pravo da besplatno i pravovremeno dobijete pomoć i informacije na svom jeziku. Ako vi ili neko kome pomažete imate problema sa sluhom i/ili vidom što ometa komunikaciju, imate pravo da besplatno i pravovremeno dobijete dodatna pomagala i usluge. Da biste dobili prevod ili dodatne usluge, kontaktirajte Službu za članove za vaš određeni zdravstveni plan putem elektronske pošte ili telefonom pozivajući se na stranicu sa kontakt informacijama zdravstvenog plana u nastavku.

**French**

Si vous, ou une personne que vous aidez, avez des questions sur l'une des offres d'Ambetter Health et que vous ne maîtrisez pas l'anglais, vous avez le droit d'obtenir de l'aide et des informations dans votre langue, gratuitement et dans les meilleurs délais. Si vous, ou une personne que vous aidez, souffrez d'un trouble auditif et/ou visuel qui entrave la communication, vous avez le droit de bénéficier d'aides et de services auxiliaires gratuitement et dans les meilleurs délais. Pour bénéficier de services de traduction ou de services auxiliaires, veuillez contacter le service adhérents de votre régime d'assurance maladie par courrier électronique ou par téléphone en vous référant à la page des coordonnées du régime d'assurance maladie ci-dessous.

**Pennsylvania  
Dutch**

Wann du, odder epper der du helpscht, hen Frooge iwwer die Ambetter Health Offerings, un sin net gut in Englisch, du hoscht die Recht um Hilfe un Information zu griege in die Schprooch mitaus Koscht un in en zeitliche Manner. Wann du, odder epper der du helpscht, hen en Auditory un/odder Sehlich Condition die sctoppt Communication, du hoscht die Recht um Auxiliary Aids un Services zu griege mitaus Koscht un in en zeitliche Manner. Um Iwwersetzung odder Auxiliary Services zu griege, sei so gut un contacte Member Services fer dei abbaddiche Health Plan bei Electronic Mail odder bei Phone bei noochgucke die Health Plan Contact Information Blatt donunner.

**Burmese**

သင် သို့မဟုတ် သင်ကူညီပေးနေသည့်တစ်စုံတစ်ဦးတွင် Ambetter Health က စီစဉ်ပေးလျက်ရှိသည့်အရာတစ်ခုခုအကြောင်း မေးမြန်းလိုသည်များရှိပြီး အင်္ဂလိပ်ဘာသာစကားကို မကျွမ်းကျင်ပါက သင်သည် အကူအညီနှင့် အချက်အလက်များကို အခကြေးငွေမကုန်ကျဘဲ သင့်ဘာသာစကားဖြင့် အချိန်မီ ရယူပိုင်ခွင့်ရှိပါသည်။ သင် သို့မဟုတ် သင်ကူညီနေသူတစ်စုံတစ်ဦးတွင် ပြောဆိုဆက်သွယ်မှုကို အဟန့်အတားဖြစ်စေသည့် အကြားအာရုံ နှင့်/သို့မဟုတ် အမြင်အာရုံဆိုင်ရာ အခြေအနေရှိပါက သင်သည် အကူကိရိယာများနှင့် ဝန်ဆောင်မှုများကို အခကြေးငွေမကုန်ကျဘဲ အချိန်မီ ရယူပိုင်ခွင့်ရှိပါသည်။ ဘာသာပြန် သို့မဟုတ် အကူဝန်ဆောင်မှုများကို ရယူရန်၊ အောက်ရှိ ကျန်းမာရေးအစီအစဉ်၏ ဆက်သွယ်ရန်အချက်အလက် စာမျက်နှာကို ကိုးကားခြင်းဖြင့် သင်၏ သီးခြား ကျန်းမာရေးအစီအစဉ်အတွက် အဖွဲ့ဝင်ဝန်ဆောင်မှုများသို့ အီလက်ထရောနစ်မေးလ်ဖြင့်ဖြစ်စေ၊ ဖုန်းဖြင့်ဖြစ်စေ ဆက်သွယ်ပါ။

**Gujarati** જો તમે અથવા તમે જેને મદદ કરી રહ્યા છો તે વ્યક્તિને કોઈપણ Ambetter Health ઓફરિંગ વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં નિપુણતા ન હોય, તો તમને તમારી ભાષામાં વિના મૂલ્યે અને સમયસર મદદ અને માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેને મદદ કરી રહ્યા છો તે વ્યક્તિ, શ્રાવ્ય અને/અથવા દૃશ્ય સ્થિતિ ધરાવતા હોય જે સંદેશાવ્યવહારને અવરોધે છે, તો તમને સહાયક સહાય અને સેવાઓ વિના મૂલ્યે અને સમયસર પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને તમારા વિશિષ્ટ આરોગ્ય પ્લાન માટેની સભ્ય સેવાઓનો ઇલેક્ટ્રોનિક મેઇલ દ્વારા અથવા નીચે આપેલા આરોગ્ય પ્લાન સંપર્ક માહિતી પૃષ્ઠનો સંદર્ભ લઈને ફોન દ્વારા સંપર્ક કરો.

**Russian** Если у вас или человека, которому вы помогаете, есть вопросы о каком-либо предложении Ambetter Health и вы не владеете английским языком, у вас есть право получить бесплатную и своевременную помощь и информацию на вашем языке. Если у вас или человека, которому вы помогаете, есть нарушения слуха и/или зрения, мешающие коммуникации, вы имеете право на бесплатное и своевременное получение вспомогательных средств и услуг. Чтобы получить услуги перевода или вспомогательные услуги, обратитесь в отдел обслуживания участников конкретного плана медицинского страхования по электронной почте или по телефону, воспользовавшись информацией на странице с контактными данными плана медицинского страхования ниже.

**Choctaw** Pokolh chi hattak, micha pisa hattak yakni, imahlbokma li kash chi shpisa akocha chi illi Ambetter Health ofings, hokmi micha pisa ayyokma yvt micha biskakcha hattak, li chi hattak chi tok upali, micha tukmvt li chahta ahofa chash hattak, micha isht ikbi chokma mvmchi hokma micha yvt ayyokma chokma li kash chi hóchifo, micha akocha mvmchi chokma chi micha yakni toklo chahta ahofa, micha kash chi yvt. Chishno kiyokmat kanah kiya ish apíla ká, ishit haklo hicha/cho ishit pisa ayína ká, isht ataklama átokósh annopa ik akostiníchoh okmá ná isht apíla yómiká ish ishi áhina kat chim áyalhpísah, ná ahíka iksho ikmat chikkósi atahlá hīlah. Maashatinaa anumpuliha hattak pisa ayyokvsat, micha tukmvt hattak ili hattak chokma falusaat ahofa, hokmi biskakcha hattak micha tukmvt hattak ili tukmvt ahofa, falusaat okchifo pisa, toklo paali tukmvt ahofa yakni.

**Tagalog** Kung ikaw o ang isang tao na tinutulungan mo, ay may mga tanong tungkol sa alinman sa mga ino-offer ng Ambetter Health, at hindi mahusay sa Ingles, may karapatan kang makakuha ng libre at nasa oras na tulong at impormasyon nang nasa iyong wika. Kung ikaw o ang isang tao na tinutulungan mo, ay may kondisyon sa pandinig at/o paningin na nakakahadlang sa komunikasyon, may karapatan kang tumanggap ng libre at nasa oras na mga karagdagang tulong at serbisyo. Para makatanggap ng mga serbisyo para sa pagsasalin-wika o karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo sa Miyembro para sa iyong partikular na Planong Pangkalusugan sa pamamagitan ng elektronikong mail o telepono sa pamamagitan ng pagsangguni sa page ng Impormasyon sa Pakikipag-ugnayan ng Planong Pangkalusugan na nasa ibaba.

**Amharic** እርስዎ፣ ወይም እርስዎ እየረዱት ያለ ሰው፣ ስለ ማንኛውም የAmbetter Health አቅርቦቶች ጥያቄዎች ካላችሁ፣ እና በእንግሊዘኛ ማውራት የሚያስቸግራችሁ ከሆነ፣ በቋንቋዎ ያለ ምንም ወጪ እና በጊዜው እርዳታ እና መረጃ የማግኘት መብት አላችሁ። እርስዎ፣ ወይም እርስዎ እየረዱት ያለ ሰው፣ ለመግባባት እንቅፋት የሚፈጥር የመስማት እና/ወይም የእይታ ችግር ካላችሁ፣ ኢንፎርሜሽን እና አገልግሎቶችን ያለ ምንም ወጪ እና በጊዜው የማግኘት መብት አላችሁ። የትርጉም ወይም ኢንፎርሜሽን አገልግሎቶችን ለማግኘት፣ እባክዎን ለተለየ የጤና አቅድ ያለገለግሉትን አገልግሎቶችን በኤሌክትሮኒካዊ መልእክት ወይም በስልክ ከዚህ በታች ያለውን የጤና አቅድ የእውቂያ መረጃን በመጥቀስ ያነጋግሩ።

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Hindi	<p>यदि आपको, या आप जिनकी मदद कर रहे हैं, उनको Ambetter Health के किसी भी ऑफर के बारे में कोई सवाल पूछना है, और आप या वे अंग्रेजी को पूरी तरह से समझ नहीं पाते हैं, तो आपको बिना किसी शुल्क के और सही समय पर अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। यदि आपको, या आप जिनकी मदद कर रहे हैं, उनको सुनने और/या देखने में कोई ऐसी समस्या है, जिससे संचार में बाधा पड़ती है, तो आपको बिना किसी शुल्क के और सही समय पर संबंधित सहायक से मदद और सेवाएँ प्राप्त करने का अधिकार है। अनुवाद या संबंधित सहायक से सेवाएँ प्राप्त करने के लिए, कृपया नीचे दिए गए स्वास्थ्य योजना संपर्क सूचना पेज की <a href="#">संकेत देते हुए</a>, इलेक्ट्रॉनिक मेल या फोन द्वारा अपनी विशेष स्वास्थ्य योजना के लिए सदस्य सेवाओं से संपर्क करें।</p>
Cushite	<p>Yoo isin yookiin namni isin gargaaraa jirtan, waa'ee dhiyeessii Ambetter Health gaaffii qabaattan, akkasumas dandeettii afaan Ingiliffaa hin qabdan ta'e, gargaarsaa fi odeeffannoo afaan keessaniin baasii tokko malee argachuuf mirga qabdu. Yoo isin yookiin namni isin gargaaraa jirtan, rakkoo dhageettii fi/yookiin agartuu waliin dubbiif hin mijanne qabaattan, gargaarsaa fi tajaajilawwan gargaaraa baasii tokko malee argachuuf mirga qabdu. Tajaajila hiikkaa afaanii yookiin gargaaraa argachuuf, maaloo Tajaajiloota Miseensaa (Member Services) Karoora Fayyaa addaa keessaniif poostaa elektiroonikii yookiin bilbilaan fuula Odeeffannoo Quunnamtii Karoora Fayyaa armaan gadii qunnamaa.</p>
French Creole	<p>Si oumenm, oswa yon moun w ap ede, gen kesyon sou youn nan òf Ambetter Health yo epi ou pa pale anglè, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis epi alè. Si oumenm oswa yon moun w ap ede, gen pwoblèm pou tande ak/oswa vizyon ki anpeche kominikasyon, ou gen dwa pou resevwa èd ak sèvis oksilyè gratis epi alè. Pou resevwa sèvis tradiksyon oswa oksilyè, tanpri kontakte Sèvis Manm plan sante w la pa imèl oswa pa telefòn pandan w ap sèvi avèk paj enfòmasyon kontak plan sante ki anba a.</p>
Japanese	<p>あなたやあなたがサポートしている誰かが、Ambetter Health が提供するサービスについて質問することを希望していて、英語が堪能でない場合、ご自分の言語で無料かつタイムリーにサポートや情報を得る権利があります。あなたやあなたがサポートしている誰かが、コミュニケーションに支障がある聴覚障害や視覚障害をお持ちの場合、無料かつタイムリーに補助的な支援手段及びサービスを受ける権利があります。翻訳または補助的なサービスを受けるには、以下のヘルスプラン連絡先情報ページを参照して、メールまたは電話で特定のヘルスプランのメンバーサービスにお問い合わせください。</p>
Italian	<p>Se lei, o qualcuno che sta aiutando, ha domande su una qualsiasi delle offerte di Ambetter Health, e non parla fluentemente inglese, ha il diritto di ottenere assistenza e informazioni nella sua lingua gratuitamente e in tempi rapidi. Se lei, o qualcuno che sta aiutando, ha una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere sostegni e servizi ausiliari gratuitamente e in tempi rapidi. Per ricevere i servizi di traduzione o ausiliari, contatti i Servizi per i membri del suo Piano sanitario specifico tramite posta elettronica o telefono, facendo riferimento alla pagina delle Informazioni di contatto del piano sanitario indicata di seguito.</p>

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**Punjabi** ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਰਹੇ ਕਿਸੇ ਵੀ ਵਿਅਕਤੀ ਦੇ Ambetter Health ਦੀਆਂ ਪੇਸ਼ਕਸ਼ਾਂ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹਨ, ਅਤੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਵਿੱਚ ਨਿਪੁੰਨ ਨਹੀਂ ਹੋ, ਤਾਂ ਤੁਹਾਨੂੰ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਦੇ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਤਾ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ, ਜਾਂ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਰਹੇ ਕਿਸੇ ਵੀ ਵਿਅਕਤੀ ਨੂੰ ਸੁਣਨ ਅਤੇ/ਜਾਂ ਨਜ਼ਰ ਸੰਬੰਧੀ ਕੋਈ ਸਮੱਸਿਆ ਹੈ ਜਿਸ ਕਾਰਨ ਸੰਚਾਰ ਵਿੱਚ ਰੁਕਾਵਟ ਪੈਦੀ ਹੋਵੇ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ ਅਤੇ ਸਮੇਂ ਸਿਰ ਸਹਾਇਕ ਉਪਕਰਨ ਅਤੇ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਅਨੁਵਾਦ ਜਾਂ ਸਹਾਇਕ ਉਪਕਰਨ ਸੰਬੰਧੀ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਹੇਠਾਂ ਦਿੱਤੇ ਸਿਹਤ ਪਲਾਨ ਦੇ ਸੰਪਰਕ ਜਾਣਕਾਰੀ ਵਾਲੇ ਪੰਨੇ 'ਤੇ ਜਾ ਕੇ ਇਲੈਕਟ੍ਰਾਨਿਕ ਮੇਲ ਰਾਹੀਂ ਜਾਂ ਫੋਨ ਰਾਹੀਂ ਤੁਹਾਡੇ ਵਿਸ਼ੇਸ਼ ਸਿਹਤ ਪਲਾਨ ਲਈ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

**Portuguese** Se tiver dúvidas sobre as ofertas da Ambetter Health (ou se alguém que está a ajudar as tiver) e não for proficiente em inglês, tem o direito de obter ajuda e informações no respetivo idioma sem custos e de modo oportuno. Se tiver problemas auditivos e/ou visuais que impeçam a comunicação (ou se alguém que está a ajudar os tiver), tem o direito de receber apoio e serviços auxiliares sem custos e de modo oportuno. Para receber serviços de tradução ou de apoio auxiliar, contacte os Serviços para Membros do seu Plano de Saúde específico por e-mail ou por telefone. Consulte os Dados de Contacto do Plano de Saúde na página abaixo.

**Persian** اگر شما یا کسی که به او کمک می کنید، سوالی درباره هر یک از خدمات Ambetter Health دارید و به انگلیسی تسلط کافی ندارید، این حق را دارید که به صورت رایگان و به موقع، کمک و اطلاعات را به زبان خودتان دریافت کنید. اگر شما یا کسی که به او کمک می کنید، مشکل شنوایی و/یا بینایی دارید که مانع ارتباط می شود، این حق را دارید که به صورت رایگان و به موقع، خدمات و کمک های جانی مربوطه را دریافت کنید. برای دریافت ترجمه یا خدمات جانی، لطفاً بر اساس اطلاعات درج شده در صفحه «اطلاعات تماس طرح سلامت» در زیر، از طریق ایمیل یا تلفن با بخش اعضای طرح سلامت خود تماس بگیرید.

**Ukrainian** Якщо у вас або в людини, якій ви допомагаєте, є запитання про якусь із пропозицій Ambetter Health і ви не володієте англійською мовою, ви маєте право отримати безкоштовну і своєчасну допомогу й інформацію вашою мовою. Якщо у вас або в людини, якій ви допомагаєте, є порушення слуху і/або зору, що перешкоджають спілкуванню, ви маєте право на безкоштовне та своєчасне отримання допоміжних засобів і послуг. Щоб отримати переклад або допоміжні послуги, зв'яжіться з відділом обслуговування учасників конкретного плану медичного страхування електронною поштою або телефоном. Контактну інформацію наведено на відповідній сторінці плану медичного страхування нижче.

**Dutch** Als u, of iemand die u helpt, vragen heeft over een van de Ambetter Health-aanbiedingen maar geen Engels spreekt, heeft u het recht om op tijd en gratis informatie te krijgen in uw eigen taal. Als u, of iemand die u helpt, problemen heeft met horen of zien waardoor er problemen zijn met communiceren, heeft u het recht om gratis en op tijd extra hulp en diensten te ontvangen. Als u een vertaling of extra diensten nodig heeft, kunt u per e-mail of per telefoon contact opnemen met de Klantenservice van uw specifieke ziektekostenverzekering via de onderstaande pagina met contactgegevens van die ziektekostenverzekering.

**Romanian**

Dacă dvs. sau o persoană pe care o ajutați aveți întrebări cu privire la oricare dintre ofertele Ambetter Health și nu sunteți cunoscător al limbii engleze, puteți obține ajutor și informații în limba dvs., în timp util și fără niciun cost. Dacă dumneavoastră sau o persoană pe care o ajutați suferiți de o afecțiune auditivă și/sau vizuală care vă împiedică să comunicați, aveți dreptul de a primi asistență și alte servicii auxiliare în timp util și fără niciun cost. Pentru a beneficia de servicii de traducere sau de alte servicii de auxiliare, vă rugăm să contactați Serviciile pentru membri, pentru planul dumneavoastră specific de sănătate, prin e-mail sau telefonic, accesând pagina de informații de contact a planului de sănătate de mai jos.

**Mon-Khmer,  
Cambodian**

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពីការផ្តល់ជូនរបស់ Ambetter Health ណាមួយ និងមិនមានជំនាញភាសាអង់គ្លេស អ្នកមានសិទ្ធិទទួលបានជំនួយ និងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ និងទាន់ពេលវេលា។ ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ ឬមានបញ្ហាក្រចេះ និង/ឬភ្នែក ដែលបង្កជាឧបសគ្គដល់ការប្រាស្រ័យទាក់ទង អ្នកមានសិទ្ធិទទួលបានជំនួយ និងសេវាកម្មជំនួយដោយឥតគិតថ្លៃ និងទាន់ពេលវេលា។ ដើម្បីទទួលបានការបកប្រែ ឬសេវាកម្មជំនួយ សូមទាក់ទងផ្នែកសេវាបម្រើសមាជិកសម្រាប់គម្រោងសុខភាពជាក់លាក់របស់អ្នកតាមរយៈសំបុត្រ ឬតាមទូរសព្ទដោយយោងតាមទំព័រព័ត៌មានទំនាក់ទំនងគម្រោងសុខភាពខាងក្រោម។

AMB24-AHS-C-00084

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**We are Just a Phone Call Away**

<b>GEORGIA</b>	<b>INDIANA</b>
<b>Plan Type:</b> EPO	<b>Plan Type:</b> EPO and PPO
<b>URL:</b> AmbetterHealth.com	<b>URL:</b> AmbetterHealth.com
<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)
<b>Grievance Procedure Email:</b> <a href="mailto:ambetter_centralized_grievances_appeals@centene.com">ambetter_centralized_grievances_appeals@centene.com</a>	<b>Grievance Procedure Email:</b> <a href="mailto:ambetter_centralized_grievances_appeals@centene.com">ambetter_centralized_grievances_appeals@centene.com</a>
<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)
<b>Underwriter:</b> Peach State Health Plan	<b>Underwriter:</b> Celtic Insurance Company
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<b>MISSISSIPPI</b>	<b>MISSOURI</b>
<b>Plan Type:</b> EPO	<b>Plan Type:</b> EPO and PPO
<b>URL:</b> AmbetterHealth.com	<b>URL:</b> AmbetterHealth.com
<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)
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<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)
<b>Underwriter:</b> Celtic Insurance Company	<b>Underwriter:</b> Bankers Reserve Life Insurance Co.
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<b>OHIO</b>	<b>SOUTH CAROLINA</b>
<b>Plan Type:</b> HMO	<b>Plan Type:</b> EPO
<b>URL:</b> AmbetterHealth.com	<b>URL:</b> AmbetterHealth.com
<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Member Services Phone #:</b> 1-833-543-3145 (TTY 711)
<b>Grievance Procedure Email:</b> <a href="mailto:ambetter_centralized_grievances_appeals@centene.com">ambetter_centralized_grievances_appeals@centene.com</a>	<b>Grievance Procedure Email:</b> <a href="mailto:ambetter_centralized_grievances_appeals@centene.com">ambetter_centralized_grievances_appeals@centene.com</a>
<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)	<b>Grievance Procedure Phone #:</b> 1-833-543-3145 (TTY 711)
<b>Underwriter:</b> Buckeye Health Plan Community Solutions, Inc.	<b>Underwriter:</b> Celtic Insurance Company
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# Berkshire Local School District

Benefit Period: January 1, 2025, through December 31, 2026

		SDC Plan #1478 Plan Pays		
		In-Network	Non-Network	
Benefits	Benefit Period Deductible (applies to Basic and Major services)	\$25/\$75	\$25/\$75	
	Benefit Period Maximum (per member)	\$1,250	\$1,250	
	Reimbursement Basis	Network Allowable	Network Allowable	
	<b>Preventive Services</b>			
	Oral Exams (two per benefit period)	100%	100%	
	Prophylaxis (cleaning — two per benefit period)	100%	100%	
	Topical Application of Fluoride (once per benefit period for children under age 19)	100%	100%	
	Sealants (once per lifetime per tooth for children under age 15)	100%	100%	
	Bitewing X-rays (two per benefit period)	100%	100%	
	Full Mouth X-rays or Panoramic Survey (once in three years)	100%	100%	
	Periapical X-ray (four per benefit period)	100%	100%	
	Enhanced Benefit	100%	100%	
	<b>Basic Services</b>			
	Specialty Evaluation (one per benefit period)	80% after deductible	80% after deductible	
	Space Maintainers (once per lifetime for children under 19)	80% after deductible	80% after deductible	
	Composite or Amalgam Fillings (once per two years per surface)	80% after deductible	80% after deductible	
	Minor Restorative Services (once per two years per surface)	80% after deductible	80% after deductible	
	Extractions	80% after deductible	80% after deductible	
	Endodontics/Pulp Services	80% after deductible	80% after deductible	
	Periodontal Services	80% after deductible	80% after deductible	
Minor Emergency Treatment (temporary relief of pain, bleeding or swelling)	80% after deductible	80% after deductible		
Oral Surgery	80% after deductible	80% after deductible		
General Anesthesia or IV Sedation	80% after deductible	80% after deductible		
<b>Major Services</b>				
Crowns and Onlays (once every five years)	50% after deductible	50% after deductible		
Bridges (pontics and retainer units — one every five years)	50% after deductible	50% after deductible		
Partial and Complete Dentures (one every five years)	50% after deductible	50% after deductible		
Repairs (once a year)	80% after deductible	80% after deductible		
Relines (once in two years)	50% after deductible	50% after deductible		
Implants (once per lifetime per tooth)	50% after deductible	50% after deductible		
Occlusal Guards (once every two years)	50% after deductible	50% after deductible		
<b>Orthodontic Services</b>				
Orthodontics (limited to members under age 20)	80%	80%		
Orthodontics Lifetime Maximum (per eligible member)	\$1,000	\$1,000		

Out-of-network reimbursement based on the allowable in-network fee schedule.

Any out-of-network service may be subject to a "balance bill" for any amount that the dentist's charge exceeds the allowable amount for an eligible service.

To review the complete list of covered services, limitations and exclusions, refer to SDC's Evidence of Coverage and the Schedule of Benefits associated with the plan number above.

Benefits listed as of 12/2/2024.

## Frequently Asked Questions

### Can I choose any dentist?

Yes. Your dental plan lets you choose any licensed dentist for services, but you may pay more for a service if you visit a dentist or specialist who does not participate in the SDC network. By staying in the network, you can pay less out of pocket for your dental care and avoid unexpected out-of-network balance billing, which is when an out-of-network dental provider bills for the difference between their fee for a service and our reimbursement amount.

### What is an in-network dentist?

An in-network or participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members.

### How do I find an in-network dentist?

SDC offers one of the largest dental networks in the United States. Find a participating dentist or specialist near you with our Find-A-Dentist search tool at [SuperiorDental.com](http://SuperiorDental.com).

### If my dental office does not recognize the Superior Dental Care name, how can network participation be confirmed?

If a dental office is not familiar with SDC, confirm network participation by referencing "Maximum Care", the name of SDC's national dental network. The Maximum Care logo can be found on the back of your ID card in the claims submission section.

### If my dentist is not a participating network provider, how can they join the network?

If your dentist or specialist does not currently participate in SDC's network, you can refer them to us for network recruiting by completing our Dentist Referral Form at [SuperiorDental.com/find-a-dentist](http://SuperiorDental.com/find-a-dentist) or calling 1-800-801-4915. You are also encouraged to ask your dentist to consider joining SDC's network.

### Is there a waiting period before I can get dental services once I'm enrolled?

No. There are no waiting periods once you enroll in an SDC dental plan. You can use these services as soon as your coverage begins.

### What tools and resources are available to me?

SDC makes it easy to manage your dental plan. Our online member portal, Superior Direct Connect, and our SDC mobile app offer convenient access to your ID card, summary of benefits, claim status, Explanation of Benefits (EOBs) and more. We also offer an Interactive Voice Response (IVR) telephone system available 24/7. Simply call 1-800-801-4915 to verify enrollment, check claim status or order new ID cards, or choose to speak to an SDC Member Services representative during business hours (Monday–Friday, 7:30am–5:00pm EST).

### Can I find out what my out-of-pocket expenses will be before receiving a service?

Yes. A pre-determination of benefits will tell you what your out-of-pocket expenses are going to be and what your plan will cover for a specific treatment based on information provided by your dentist. You can ask your dentist to request a pre-determination from SDC for any treatment or service before it is performed. A pre-determination is necessary when a proposed treatment plan exceeds \$400 or includes periodontal treatment. Once your dentist submits a pre-determination form, it will be reviewed by our dental consultants (who are licensed dentists), estimated benefits will be determined, and a document with this information will be mailed to both you and your dentist. Please note that this benefit verification does not guarantee payment. The amount payable is subject to all the contract limitations effective at the time the services are rendered.

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#### Important Details

This information provides an overview of dental benefits. Once a group policy is issued to your employer, Evidence of Coverage and Schedule of Benefits documents will be available to explain your coverage in detail. All dental plans include certain limitations and exclusions.

Benefits will be determined based on the administrative policies and procedures of SDC in accordance with the Schedule of Benefits.

This document is only a partial listing of benefits. This is not a contract of insurance. To review the complete list of covered services, limitations and exclusions, refer to SDC's Evidence of Coverage and the Schedule of Benefits associated with your plan number.

Vision Care Services	In-Network Member Cost	Out-of Network Reimbursement <sup>1</sup>
<b>Exam with Dilatation as necessary</b>	\$10 copay	Up to \$30
<b>Contact Lens Fit &amp; Follow-up</b> Standard contact lens fit & follow-up Premium contact lens fit & follow-up	Up to \$40 10% off retail price	N/A N/A
<b>Frames</b>	\$0 co-pay, \$150 allowance; 20% off balance over \$150	Up to \$75
<b>Standard Plastic Lenses</b> Single vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens <sup>2</sup>	\$25 copay \$25 copay \$25 copay \$25 copay \$90 copay Copay based on tier	Up to \$30 Up to \$45 Up to \$60 Up to \$60 Up to \$45 Up to \$45
<b>Lens Options</b> UV Treatment Tint (solid and gradient) Standard plastic scratch coating Standard Polycarbonate - adults Standard polycarbonate - kids under 19 Standard anti-reflective coating Premium anti-reflective coating Polarized Other add-ons and services	\$15 \$15 \$0 copay \$40 \$0 copay \$45 Copay based on tier 20% off retail price 20% off retail price	N/A N/A \$8 N/A \$20 N/A N/A N/A N/A
<b>Contact Lenses</b> (contact lens allowance includes materials only. Any remaining balance for contact lenses may be used within the same benefit frequency)		
Conventional	\$0 copay, \$150 allowance; 15% off balance over \$150	Up to \$120
Disposable Medically necessary	\$0 copay, \$150 allowance \$0 copay, paid in full	Up to \$120 \$210 allowance
<b>Laser Vision Correction</b> LASIK or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	
<b>Frequency</b> Examination Lenses or contact lenses Frames Laser Vision Correction	Once every 12 months Once every 12 months Once every 12 months Once per lifetime	

**ADDITIONAL DISCOUNTS:**

- 40% off complete pair of prescription eyeglasses\*
- 20% off non-prescription sunglasses\*
- 20% off remaining balance beyond plan coverage\*

You're on the **INSIGHT** network. For a complete list of providers near you, use our Provider Locator on [EyeMed.com](http://EyeMed.com) or call **1.877.226.1115**. For LASIK providers, call **1.877.5LASER6**



\*These discounts are for in-network providers only

<sup>1</sup>For the period beginning 1/1/2022

<sup>2</sup>Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. All providers are not required to carry all brands at all levels.

No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. See the Provider Locator to find participating providers who offer the discounted rate.

Benefits will be determined based on the certificate of insurance issued by Medical Mutual. Like most insurance plans, this Vision insurance includes certain limitations and exclusions. A complete list of exclusions can be found in the certificate of insurance once the policy is issued.

Vision Care Services	In-Network Member Cost	Out-of Network Reimbursement <sup>1</sup>
<b>Exam with Dilatation as necessary</b>	\$10 copay	Up to \$30
<b>Contact Lens Fit &amp; Follow-up</b> Standard contact lens fit & follow-up Premium contact lens fit & follow-up	Up to \$40 10% off retail price	N/A N/A
<b>Frames</b>	\$0 co-pay, \$150 allowance; 20% off balance over \$150	Up to \$75
<b>Standard Plastic Lenses</b> Single vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens <sup>2</sup>	\$25 copay \$25 copay \$25 copay \$25 copay \$90 copay Copay based on tier	Up to \$30 Up to \$45 Up to \$60 Up to \$60 Up to \$45 Up to \$45
<b>Lens Options</b> UV Treatment Tint (solid and gradient) Standard plastic scratch coating Standard Polycarbonate - adults Standard polycarbonate - kids under 19 Standard anti-reflective coating Premium anti-reflective coating Polarized Other add-ons and services	\$15 \$15 \$0 copay \$40 \$0 copay \$45 Copay based on tier 20% off retail price 20% off retail price	N/A N/A \$8 N/A \$20 N/A N/A N/A N/A
<b>Contact Lenses</b> (contact lens allowance includes materials only. Any remaining balance for contact lenses may be used within the same benefit frequency)		
Conventional  Disposable Medically necessary	\$0 copay, \$150 allowance; 15% off balance over \$150 \$0 copay, \$150 allowance \$0 copay, paid in full	Up to \$120  Up to \$120 \$210 allowance
<b>Laser Vision Correction</b> LASIK or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	
<b>Frequency</b> Examination Lenses or contact lenses Frames Laser Vision Correction	Once every 12 months Once every 12 months Once every 12 months Once per lifetime	

**ADDITIONAL DISCOUNTS:**

- 40% off complete pair of prescription eyeglasses\*
- 20% off non-prescription sunglasses\*
- 20% off remaining balance beyond plan coverage\*

You're on the **INSIGHT** network. For a complete list of providers near you, use our Provider Locator on [EyeMed.com](http://EyeMed.com) or call 1.877.226.1115. For LASIK providers, call 1.877.5LASER6



\*These discounts are for in-network providers only

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