|  |
| --- |
| Exclamation**D77 naa 1h1y3 d00 bee n7k1 1’doolwo[7g77 benefits and coverage (SBC) naaltsoos bik11’7g77 47 binahj8’ bik’ehgo naa 1h1y32doo, plan, n1 hasht’e dooln77[. SBC 47 ni d00 plan bi[ a[ch’ishd66’ 1k1 i’iilyeed b33h da’7l7n7g77 bik’4 ni’iily4edoo7g77 baa hane’. !{TS$: B4eso 1ch’33h naa’nil bee naa 1h1y32doo7g77 bik’4 nihely4, ( premium a[d0’ woly4 ) 47 t’11 sahdii baa hodoonih. D77 47 t’00 ch’7’7t’32go hane’ 1t’4.** Hane’ t’11 1t’4 naa 1h1y32doo baa hodoonih, 47 doodago naaltsoos bee shaa doo’ni[ jin7zingo 47 kwe’4 na’7d7d77[ki[ [insert contact information]. Saad chodaa’7n7n7g77, allowed amount, balance billing, coinsurance, copayment, deductible, provider 47 doodago saad biyaa da’7dzo 47d7 47 naaltsoos7g77 Glossary woly4, 47 11h ha’n7n7g77 dabik11. Glossary 47 kwe’4.**www.[insert****]** haji[ki’11d00 koj8’ hod77lnih **1-800-[insert]** 1ko hach’8’ 1dooln77[. |

|  |  |  |
| --- | --- | --- |
| **Na’7d7kid danil7n7g77** | **Na’7d44kid N1’t33’ Baa Hane’** | **Ha’1t’77 biniinaa d77 ho[ b44h0zingo y1’1’t44h?** |
| [**Deductible**](http://www.insurancecompany.com/PLAN1500) **t’11 1t’4gosh d7kw77 nijil44h?**  | **$**  |  |
| [**Deductible**](http://www.insurancecompany.com/PLAN1500) **t’ahdoo b7ighah ni’j7l44g00 daats’7 1k1 an1’1lwo’ d00 haa 1h1y3 b7k’4sti’7g77 h0l=?** |  |  |
| **!k1 i’iilyeed daats’7 [a’ t’11 sahdii 1t’4ego h1k1 e’elyeedgo deductible b1 h0l=-go?** | **$** |  |
| **D77 shib4eso [ahd00 nihesh[4h7g77 out-of-pocket limit 47 plan haa n4elt’e’j8’ yee has’3?** | **$** |  |
| **Ha’1t’7i 47 out–of–pocket limit, doo yi[ 0lta’da?** |  |  |
| **Azee’77['7n7 bi[ aha’dee’t1n7g77 choo’98go daats’7 doo [3 nijiil4eda?** |  |  |
| **Naaltsoos, referral, h0l=-go0sh 47 specialist h1k1 adoolwo[?** |  |  |

OMB Control Numbers 1545-2229, 1210-0147, d00 0938-1146

| **Exclamation** | Copayment d00 coinsurance nihely4 d77 naaltsoos bik11’7g77 47 deductible a[tso b7ighahgo nijil44hd00 nijiil4, deductible h0l==d33’. |
| --- | --- |

| **Biniy4 azee’77[‘7n7 bich’8’ jigh11h7g77** | **!k1 an1’alwo’ choid77[‘88[7g77** | **D77 bik’4 ni’d77l44[** | **K0n7zahj8’ beehaz’3 d00 bee h1 hoo’aah doo7g77** |
| --- | --- | --- | --- |
| **Azee’77['7 bi[ a[ha’deet’1n7g77****(A’ohgo nid77l44[)** | **Azee’77['7n7 doo bi[ a[ha’deet’1n7g77****({3 nid77l44[)** |
| **Azee’77[‘7n7 bich’8’ a[n11j7d1ahgo** | T7dinilyaago 47 doodago nitah doo h00ts’77dg00 hwe’azee’77[‘7n7 h1k1 iilwo’ |  |  |  |
| Azee’77[‘7n7 [Specialist](https://www.healthcare.gov/sbc-glossary/#specialist) hon44[‘99’ |  |  |  |
| @ahdahwiidoo[‘aa[ii bik’ij8’ haa 1h1y32go [Preventive care](https://www.healthcare.gov/sbc-glossary/#preventive-care)/[screening](https://www.healthcare.gov/sbc-glossary/#screening)/immunization |  |  |  |
| **Hats’77s naalkaah** | Hats’77s naalkaah [Diagnostic test](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (Agh1’d7ldlaad, hadi[ naalkaah) |  |  |  |
| Agh1’d7ldlaad hats’77s bee n4l’9 (CT/PET scans, MRIs)  |  |  |  |
| **Azee’ bee y2’2t’44h jidoolee[ii chojoo’9,** [**prescription drug coverage**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage) 47 kwe’4 baa hane’ www.[insert].com | Azee’ Generic dei[n7igo a’ohgo b33h7l7n7g77 |  |  |  |
| Azee’ b7zhi’ 1daalyaa, brand name dei[n7igo d00 7iyis77 choo’7n7g77, preferred brand drugs,a[d0’ dei[n7 |  |  |  |
| Azee’ b7zhi’ 1daalyaa, brand name dei[n7n7g77 d00 doo ay0o choo’7n7g77, non-preferred dei[n7 |  |  |  |
| Azee’ t’11 [1h1go haz’3 bich’8’ azee’ 1lyaa7g77, specialty drug dei[n7n7g77 |  |  |  |
| **Azee’1[‘98gi doo yah aj77y1ada nidi naho’dishgizh** | Azee’ 1l’98gi bee na’anish7 d00 ha’1t’7ida chodaa’7n7g77 bik’4 i’ii’n77[ (azee’1l’98gi na’algizh t’47 biniy4 n7da’ aldahgi, ambulatory surgery center) |  |  |  |
| Azee’77[‘7n7/nida’a[gizh7g77 b4eso yik’4 naashnish7g77 |  |  |  |
| **Azee’77[‘7n7 t’11 k’ad choo’9 bizhdii[t’ih**  | [Emergency room care](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services), azee’1l’98gi ts98[go 1k1 i’iil yeedgi |  |  |  |
| [Emergency medical transportation](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation), y4ego 1daane’ii bee naag4h4 chooz’88d |  |  |  |
| [Urgent care](https://www.healthcare.gov/sbc-glossary/#urgent-care), t’1adoo hooy1n7 hach’8’ hodiin1ahgo t’11 hoozhishgi hodi’n4l’88hgi |  |  |  |
| **Azee’ 1[‘99g0ne’ yah aj77y1ago** | Azee’ 1l’98gi bee na’anish7 d00 ha’1t’7ida chodaa’7n7g77 bik’4 i’ii’n77[ (facility fee e.g., azee’1l’98di h0ne’4 cho joos’88d7g77 ) |  |  |  |
| Azee’77[‘7n7/nida’a[gizh7g77 b4eso yik’4 naashnish7g77 |  |  |  |
| **N7ni’, ninits1h1kees, ood1a[gi ni[ a[k’eh nahodinidle’, 47 doodago h1ni’ yi[ h0[1anii nidineeszi[** | Azee’1l’98gi n1’1d1ahgo 1k1 an1’1lwo’ |  |  |  |
| Azee’1l98g0ne’ yah an1’1d1ahgo 1k1 an1’1lwo’ |  |  |  |
| **Y7n7lts32go**  | Azee’77[‘7n7 bi[ yah an1’1d11h  |  |  |  |
| Aw44’ haleehgi azee’77[‘7n7 1k1 an7daalwo’  |  |  |  |
| Aw44 haleehgi azee’ 1l’9 choo’98go bik’4 azl1h7g77  |  |  |  |
| **N11did77d11[ bee naa 1h1y32go 47 doodago t’11 sahdii 1t’4ego nich’8’ an1h00t’i’** | [Home health care](https://www.healthcare.gov/sbc-glossary/#home-health-care), haghang0ne’ haa 1h1y3 |  |  |  |
| [Rehabilitation services](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services), hats’77s bidziil 1n1ln44h |  |  |  |
| [Habilitation services](https://www.healthcare.gov/sbc-glossary/#habilitation-services), naanish d00 iin1 b7zhn7[dzil n7j7dleeh |  |  |  |
| [Skilled nursing care](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care), haa 1dahay3 bi[ haz’32di |  |  |  |
| [Durable medical equipment](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment), hats’77s y7k1 an1lwo’ii bee na'ad1h1 1daat’4ii |  |  |  |
| [Hospice services](https://www.healthcare.gov/sbc-glossary/#hospice-services), n11’di’dood11[ doo b7ighahda yileehgo haa 1h1y3 |  |  |  |
| **Na’1[ch7n7 biwoo’ 47 doodago bin11’ baa 1h1y3** | ![ch7n7 bin11’ n1n4l’88h  |  |  |  |
| ![ch7n7 bin1k’ee sinil7  |  |  |  |
| ![ch7n7 biwoo’ n1n4l’88h |  |  |  |

**Doo bee 1k1 an1’1lwo’ii d00 1k1 an1’alwo’ t’11 plan bik’4sti’:**

|  |
| --- |
| **Plan doo bik’4sti’da d77 services (Naaltsoos plan 47 doodago policy bee had7t’4h7g77 yaa halne’ d00 excluded services a[k44’ daasdzoh.)** |
|  |  |  |

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| --- |
| **Plan bik’4sti’go 1k1 an1’1lwo’ (d77 1k1’ an1’1lwo’7g77 haash99 n7[tsogo bee nahaz’3. Doo t’11 1t’4 bik1a’da. Naaltsoos plan d7n77[‘88[.)** |
|  |  |  |

**Bee naa’1h1y1n7g77 t’11 n11sg00 yit’ih bee n1 ah00t’i’:** D77 insurance bee naa 1h1y1n7g77 niit’ih d00 n1asj8’ t’11 shee h0l=-doo jin7zingo insurance bi[ nahaz’1n7g77 [a’ yee hagh33h dikah. K0daat’4h7g77 47 kwe’4 baa hon7t’i’: [insert State, HHS, DOL, and/or other applicable agency contact information]. Health Insurance Marketplace gi 47 insurance bee ats’77s baa 1h1y3 yee ho[ dahalne’go ho[ y1’1t4h7g77 ha’zhdii[‘88h d00 bik’4 ni’jiil4 yileeh. Marketplace hazh0’0 bee shi[ hodoonih jin7zingo 47 kwe’4 na’7zhd7[ki’ [www.HealthCare.gov](http://www.HealthCare.gov) 47 doodago koj8’ hojilnih 1-800-318-2596.

**Ha’1t’7ida baa saad hon7[=-go d00 bee n1h1z’1n7g77 bee baa n1hwiin7t’88h7g77:** K0t’4ego yinidaalnish7g77 h1k1 iijah plan naaltsoos bi[ yah an77dee’y65, claim, doo l3 as[99’g00. Saad hoji[eeh7g77 47 [grievance](https://www.healthcare.gov/sbc-glossary/#grievance) 47 doodago [appeal](https://www.healthcare.gov/sbc-glossary/#appeal) woly4. Beehaz’1anii bee n1 ah00t’i’7g77 47 naaltsoos hach’8’ 1n1l’88h naaltsoos yah ajini[d00, claim, bik’ij8’ h1k1 o’oolwod yaa halne’go. Naaltsoos, plan, bik’ehgo naa 1h1y1n7g77 47 t’11 1t’4 yaa halne’ ni’dooly44[ bee naaltsoos yah ahe’n77[, claim, d00 doo h1 l3 aleehg00 baa n1hwiid7n0ot’88[, appeal, 47 doodago n7d7n0ol’88[, grievance, bee naaltsoos niji[tsos. Beehaz’1anii bee n1 ah00t’i’7g77, d77 naaltsoos, 47 doodago k0t’1o bina’anish bee 1k1 a’doolwo[7g77 hazh0’0 bee shi[ hodoonih j7n7zingo kwe’4 na’7zhd7[ki’: [insert applicable contact information from instructions].

**D77 plan daats’7 Minimum Essential Coverage bii’yisdzoh? [Aoo’/Dooda]**

Minimum Essential Coverage doo bi[ naaltsoos n1had7t’44g00 n7deezidgo 47 7n1olt2’7 h1dadilne’di y11l nik’ij8’ y7d0oltahgo nin1’d77dl44[, 1kondi 47 n7d7z77d7gii binii’ exemption woly4 47 bee doo hak’ij8’ w0lta’da 47 bee naaltsoos h1 hadilyaago hak’4sti’go 47 doo nin1’j7dl4eda.

**D77 plan daats’7 Minimum Value Standards bii’yisdzoh? [Aoo’/Dooda]**

D77 [plan](https://www.healthcare.gov/sbc-glossary/#plan) biyi’di [Minimum Value Standards](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard), doo yisdzohg00 47 7n1olt2’7 h11dadilne’di [premium tax credit](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) bee n7k1 i’doolwo[go b4eso naan1lyeed7g77 bee Marketplacedi plan nahid77[nih.

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 [insert telephone number].]

[Navajo (Din4): T’11 sh7 shizaad bee sh7k1 i’doolwo[ jin7zingo 47 koj8’ hojilnih [insert telephone number.]

––––––Bik’ehgo haa 1h1y3 naaltsoos, plan, bee h1k1 i’doolwo[ ats’77s baa 1h1y3 chojoos’88dgo bee hane’ 1lyaa7g77 47 kod00 dahn11n1shjaa’*.–––––––––*



**D77 47 doo t’11 doon7d7 b33h7l7n7g77 1daat’4eda.** T’00 bee hane’go, example, h22h 1’dooln77[ baa hane’ 47 binahj8’ bik’ehgo haa 1h1y3, plan hait’1o h1k1 adoolwo[ baa 1kohwiinidzin. B4eso bik’4 nih7n7la’ doo7g77 47 [ahgo 1daat’4 haash99 yit’4ego n7k1 o’oolwod, d00 azee’77[‘7n7, providers, y33h da’7[7n7g77, d00 [33g00 biniinaa. D77 7iyis77 baa hane’ bik’4 ni’dooly4e[ii haash99 n4elt’e’go h0 nij7l4 d00 plan nay7l4, [cost sharing](https://www.healthcare.gov/sbc-glossary/#cost-sharing) ([deductibles](https://www.healthcare.gov/sbc-glossary/#deductible), d00 [copayments](https://www.healthcare.gov/sbc-glossary/#copayment) d00 [coinsurance](https://www.healthcare.gov/sbc-glossary/#coinsurance)) 11d00 d77 plan doo yik’4 as[1h7g77 [excluded services](https://www.healthcare.gov/sbc-glossary/#excluded-services). D77 hane’ bik’ehgo plans a[’22 1daat’4h7g77 d7kw77 nah7l4 ni[n7idoo. D77 baa hane’7g77 47 t’11 h0 dziz7n7gi haa 1h1y3 bik’4sti’7g77 t’47 b1 1lyaa.

**Haa 1h1y3 bik’4sti’ t’00 bee hane’ hasht’eelyaa:**

**Peg aw44 bee haleeh**

(N1h1st’47 n7deezid azee’77[‘7n7 plan y1 naalnnish7g77 in-network oots32go baa 1h1ly3 d00 azee’ 1l’98di be’aw44’ hazl99’)

◼ **Plan overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **yee has’3** **$**

◼ **Azee’77[‘7n7** [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[cost sharing]* $**

◼ **Azee’1l’9 (Azee’1l’9 choo’9) *[cost sharing]* %**

◼ B7dei’nilgo b33h 7l7n7g77 ***[cost sharing]* %**

**D77 T’)) BEE HANE’& d77 yaa halne’:**

Specialist bich’8’ n7zhd7d11h (*oots32go haa 1h1y3)*

Aw44’ haleehgo azee’77[‘7n7 1k1 iilwo’)

Aw44’ haleehgo azee’1l’9 choo’7n7g77

Nin1ho’dilkah (*ats’77s bii’ h11hosiilts’iih bee hodi’n4l’9 d00 hadi[ nin1lkah)*

Azee’77[‘7n7 h1k1 iilwo’ *(ho’iilhosh)*

|  |  |
| --- | --- |
| **B33h Azl99’7g77 T’11 A[tso**  | **$** |

**D77 t’00 hane’go 47 Peg niidool44[:**

|  |
| --- |
| *A[ch’ishd66’ ni’iily4 Cost Sharing* |
| Deductibles | $ |
| Copayments | $ |
| Coinsurance | $ |
| *Doo h1 bik’4 azl1h7g77*  |
| Ni’iily4 bee haz’1n7j8’ d00 doo bik’4 ni’iily4h7g77  | $ |
| **T’11 1t’4go Peg k0n4elt’e nay7l4** | **$** |

**Joe diabetes naaki7g77 b22h dahas’3**

(T’11 [1’7 n11haij8’ azee’77[‘7n7 plan y1 naalnish7 22h dahaz’3 hazh0’0 baa 1hy1n7g77 yaa 1h1ly3 )

◼ **Plan overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **yee has’3** **$**

◼ **Azee’77[‘7n7** [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[cost sharing]* $**

◼ **Azee’1l’9 (Azee’1l’9 choo’9) *[cost sharing]* %**

◼ B7dei’nilgo b33h 7l7n7g77 ***[cost sharing]* %**

**D77 T’)) BEE HANE’& d77 yaa halne’:**

Be’azee’77[‘7n7 yich’8’ a[n1n1d11h (22h dahaz’3 b7na’niltin*)*

Ats’77s naalkaah *(Hadi[ naalkaah)*

Azee’ h1 1daalne’, prescription drugs

Ats’77s bee bina’anish7 *(di[ bee b7n1neel’22h7)*

|  |  |
| --- | --- |
| **B33h Azl99’7g77 T’11 A[tso** | **$** |

**D77 t’00 hane’go 47 Joe niidool44[:**

|  |
| --- |
| *A[ch’ishd66’ ni’iily4 Cost Sharing* |
| Deductibles | $ |
| Copayments | $ |
| Coinsurance | $ |
| *Doo h1 bik’4 azl1h7g77* |
| Ni’iily4 bee haz’1n7j8’ d00 doo bik’4 ni’iily4h7g77 | $ |
| **T’11 1t’4go Joe k0n4elt’e nay7l4** | **$** |

**Mia bits’in yisk’is**

(azee’77[‘7n7 plan y1 naalnish7 azee’1l’98gi ts98[go hodi’n4l’88hgi n7y1 d00 bik’ij8’ baa 1h1y3)

◼ **Plan overall** [**deductible**](https://www.healthcare.gov/sbc-glossary/#deductible) **yee has’3** **$**

◼ **Azee’77[‘7n7** [**Specialist**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[cost sharing]* $**

◼ **Azee’1l’9 (Azee’1l’9 choo’9) *[cost sharing]* %**

◼ B7dei’nilgo b33h 7l7n7g77 ***[cost sharing]* %**

**D77 T’)) BEE HANE’& d77 yaa halne’:**

azee’1l’98gi ts98[go 1k1 i’iilyeedgi *(azee’ bee 22h 1l’7n7)*

Ats’77s naalkaah *(agh1’d7ldlaad)*

Ats’77s y7k1 an1lwo’ii *(gish)*

Rehabilitation services *(physical therapy)*

|  |  |
| --- | --- |
| **B33h Azl99’7g77 T’11 A[tso** | **$** |

**D77 t’00 hane’go 47 Mia niidool44[:**

|  |
| --- |
| *A[ch’ishd66’ ni’iily4 Cost Sharing* |
| Deductibles | $ |
| Copayments | $ |
| Coinsurance | $ |
| *Doo h1 bik’4 azl1h7g77* |
| Ni’iily4 bee haz’1n7j8’ d00 doo bik’4 ni’iily4h7g77 | $ |
| **T’11 1t’4go Mia k0n4elt’e nay7l4**  | **$** |