

 D77naa 1h1y3 d00 bee n7k1 1'doolwo[7g7benefits and coverage (SBC) naaltsos bik11'7g747binahj8 bik'ehgo naa 1h1y32doo, plan, n1 hasht'e dooln7. SBC 47ni d00 plan bi[a[ch'ishd66' naa 1h1y32go 1k1 i'iilyeed7g7b33h da'7h7g7bik'4 ni'iily4edoo baa hane'. ! { TSS: B4eso 1ch'33h naa'nil bee naa 1h1y32doo7g7bik'4 nihely4, (premium a[d0' woly4) 47t'11 sahdii baa hodooni. D7747t'00 ch'77'32go hane' 1t'4. Hane' t'11 1t'4 naa 1h1y32doo baa hodooni, 47doodago naaltsos bee shaa doo'ni[jinZingo 47kwe'4 na'7d7d7ki[[insert contact information]. Saad chodaa'7n7g77 allowed amount, balance billing, coinsurance, copayment, deductible, provider 47doodago saad biyaa da'7dzo 47d747naaltsos Glossary woly4, 4711h ha'n7n7g77dabik11. Glossary 47 kwe'4. www.[insert] haji[ki' 11d00 koj8 hod77nih 1-800-[insert] 1ko nich'8 1dooln7.

Na'7idkid danil7g7	Na'7id44kid N1't33' Baa Hane'	Ha'1t'77biniinaa d7ho[b44h0zingo y1'1't44h?
Deductible t'11 1t'4gosh d'kw77 nijil44h?	\$	Azee'77'7n7 providers h1k1 an'7daalwo'go b33h da'azl997g7 deductible b7ghah yileehj8 a[tso nijil44hd00 7nda d77 plan ni'iil4 yileeh. [Haa 1h1y3 ha'1[ch'7n7bi[haghanii bik'4sti'7g747instructions, plan choo'9y7na'ni[tindi saad b1 dahsijaa'.]
Deductible t'ahdoo b7ghah ni'j744g00 daats'71k1 an'1'lwo' haa 1h1y3 b'k'4sti'7g7 h0l=?	Aoo'. [Insert: major categories]	D77 plan 47azh3 deductible t'ahdoo a[tso b7ghah nij74eda nidi bee haa 1h1y1n7g7 d00 h1k1 an'1'lwo', services, [a' t'11 bik'4sti'. ! kondi copayment d00 coinsurance [ahd00 bik'4 nijil4h7g7 47t'11 1k0t'4eda doo. [Bik'ehgo aa'1h1y1n7g7, plan, 1niid [ahgo 1lyaii bik'ee'aan ah00t'i'7g747k0t'4ego saad biih doodzoh: "T'00 bee hane'go, d77 bik'ehgo naa 1h1y1n7g7, plan, 47 at'7s y22h dahwiidoo['aa[ii bich'33h haa 1h1y3, preventive services haash99 daat'4h7g7 bik'4sti'go 4id747 [ahd00 t'11 h0 ni'jiil4h7g7, cost sharing doo h0l=- da d00 deductible a[d0' t'1adoo nij74h4 1k0t'4. Ats'7s y22h dahwiidoo['aa[ii bi'ch'33h haa 1h1y3, preventive services, hak'4sti'ii naaltsos dabik11' 47kwe'4 yaa halne' https://www.healthcare.gov/coverage/preventive-care-benefits/.]
! k1 i'iilyeed daats'7[a' t'11 sahdii deductible b1 h0l=- go haa n4elt'e'?	Aoo'. \$	Haa 1h1y32go plan bee h1k1 an'1'lwo'go b33h da'azl997g7 deductible b7ghahj8 ts'7d1 a[tso nijil44h 11d00 7nda d77 plan bee haa 1h1y1n7d66' ni'iil4 yileeh.
D77shib4eso [ahd00 nihes[4h7g7 out-of-pocket limit 47plan haa n4elt'e'j8 yee has'3?	\$	Haa 1h1y1n7g7 bik'ehgo t'11[1'7n11hajj8 h1k1 an'1'lwo'go b33h nida'iileeh7g7 ts'7d1 atisdi 1n4elt'e' nizhdool4e[go beehaz'1n7g7 470oly4 out-of-pocket limit. [Haa 1h1y3 ha'1[ch'7n7bi[haghanii bik'4sti'7g7, plan choo'9y7na'ni[tindi saad b1 dahsijaa'.]
Ha'1t'7 47out-of-pocket limit, doo bi[Olta'da?	[Insert: major exceptions]	D77 bik'4 ni'jiizla'7g7, 47 doo out-of-pocket limit w0lta'77bi[Olta'da.

Na'ɗɗid danilɗɗɗ	Na'ɗɗid N1't33' Baa Hane'	Ha'1t'77biniinaa d7ho[b44h0zingo y1'1't44h?
<p>Azee'77'77bi aha'dee't1n7g77 choo'9go daats'7doo [3 nijiil4eda?</p>	<p>Aoo'. Kwe'4 b7na'7d7kid doo www.[insert].com 47 doodago k0j8' hod77nih 1-800-[insert] azee'77'77network providers b7zhi' daasdzoh.</p>	<p>D77bik'ehgo haa 1h1y1n7g77plan 47azee'77'77b1 nidaalnish7g77, <u>provider network</u> chodayoo[9 Azee'77'77, provider, plan y1 nidaalnish7g77chojoo[9go 47t'11 a'ohgo bik'4 nijiil4. Azee'77'77plan doo y1 naalnish7g77 <u>out-of-network provider</u> 47[3 bik'4 nijiil44h, d00 azee'77'77<u>provider</u> yik'4 naashnish7g77 <u>plan</u> bee haa 1h1y1n7d66' yik'4 as[1h7g77bil1ahdi 1n4elt'e' naah h11[1 n7go 7iilaago 47 (<u>balance billing</u>) 1yiilaadoo. Baa 1ko n7n7zindoo, azee'77'77plan nih7gii y1 naalnish7g77network provider 47n11n1 [a' azee'77'77plan doo y1 naalish7g77 <u>out-of-network provider</u> yidoo[aa[(ats'7s naalkaahda binia4). Ne'azee'77'77<u>provider</u> nab7d7d77ki[t'1adoo 1k0n4he.</p>
<p>Naaltsoos, referral, h0l=- go0sh 47specialist h1k1 adoolwo[?</p>	<p>Aoo'.</p>	<p>D77 <u>plan</u> 47azee'77'77specialist nil7n7g77 nin44[9go b33h azl99 7g77 [ahj8 da 47 doodago t'11 1t'4 yik'4 ni'74edoo. Naaltsoos referral <u>specialist</u> bich'8 n1 1lyaago t'471k0t'4.</p>