

 Daer katz Description vun Sache as du grigscht un wie du gecovered bischt ("Summary of Benefits and Coverage", SBC) helpt dich choos-e en Insurance [Plan](#). Der SBC weist dich wie du un der Insurance [Plan](#) die Koschte fer gecoverdi Services shar-e deetet. NOTE: Du zellscht Information griege weech die Koscht vun daer [Plan](#) (was mer heest en [Premium](#)) separate. Des is yuscht en katzer Description. Fer meh Information griege weech dei Coverage, adder fer en Copy griege vun all die Details vun Coverage [insert contact information]. Fer Definitions vun commoni Wadde, so wie [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#) odder annri Wadde as underlined sin, guck die Glossary. Du kannscht die Glossary an [www.insert.com] odder 1-800-[insert] uffrue fer froge fer en Copy.

Wichdichi Questions	Andwadde	Ferwas Des Wichdich Is:
Was is der gans Deductible ?	\$	
Hot's Services as gecovered sin eb du hoscht bezaahlt dei Deductible ?		
Hot's annri Deductibles fer particulari Services?	\$	
Was is der Out-of-Pocket Limit fer daer Plan ?	\$	
Was is net include in der Out-of-Pocket Limit ?		
Zellscht du wennicher bezaahle wann du en Network Provider yuuscht?		
Brauchscht du en Referral fer en Specialist sehne?		



Alli [Copayment](#) un [Coinsurance](#) Koschte in daer Chart sin nooch as du dei [Deductible](#) bezaahlt hoscht, wann en [Deductible](#) applye duett.

En Commoner Medical Situation	Services As Du Brauche Mechtscht	Was Du Bezaahle Musscht:		Restrictions un Annri Wichdichi Information
		Network Provider (Du bezaahlscht s'wennichscht)	Out-of-Network Provider (Du bezaahlscht s'mensch)	
Wann du gehscht zu en Health Care Provider sei Office adder Clinic	En Visit fer Care griege wann du wehgeduh adder grank bischt			
	Specialist Visit			
	Preventive Care/ Screening/ Shots griege			
Wann du en Test hoscht	Diagnostic Test (X-ray, Blut teste)			
	Imaging (CT/PET Scans, MRIs)			
Wann du Drugs brauchscht fer dich treate Meh Information wege Prescription Drug Coverage kann mer griege an [www.insert.com]	Generic Drugs			
	Brand-Naame Drugs as preferred sin			
	Brand-Naame Drugs as net preferred sin			
	Specialty Drugs			
Wann du Outpatient Surgery brauchscht	Der Fee fer der Blatz (so wie en Ambulatory Surgery Center)			
	Die Fees fer en Dockter adder en Surgeon			
Wann du Care griege brauchscht graadeweck	Emergency Schtubb Care			
	Emergency Medical Transportation			
	Urgent Care			

En Commoner Medical Situation	Services As Du Brauche Mechtscht	Was Du Bezaahle Musscht:		Restrictions un Annri Wichdichi Information
		Network Provider (Du bezaahlscht s'wennichscht)	Out-of-Network Provider (Du bezaahlscht s'mensch)	
Wann du im Hospital sei musscht	Der Fee fer der Blatz (so wie en Hospital Schtubb)			
	Die Fees fer en Dockter adder en Surgeon			
Wann du Mental Health, Behavioral Health, odder Substance Abuse Services brauchscht	Outpatient Services			
	Inpatient Services			
Wann du an ekschpeckte bischt	Office Visits			
	Professional Services fer en Baby hawwe			
	Blatz Services fer en Baby hawwe			
Wann du Hilf brauchscht fer besser warre adder annri abbadichi Health Needs	Home Health Care			
	Rehabilitation Services			
	Habilitation Services			
	Skilled Nursing Care			
	Durable Medical Equipment			
	Hospice Services			
Wann dei Kind Zaah adder Aage Care braucht	Kinnner Eye Exam			
	Brille fer Kinner			
	Zaah Checkup fer Kinner			

Services as Net Gecovered Sin un Annri Services:

Services As Dei [Plan](#) Gweenlich NET Covere Dutt (Guck dei Policy adder [Plan](#) Document fer meh Information un en List vun of ennichi annri [Services as exclude sin](#).)

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Annri Gecoverdi Services (Samm Limitations mechde applye do. Die List dutt net alles includ-e. Guck dei [Plan](#) Document.)

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Dei Rechte fer Aahalde Coverage Griege: S'hot Bletz as dich helfe kenne wann du aahalde witt Coverage griege nachdem as er ausgloffe is. Du kannscht selli Bletz contact do: [insert State, HHS, DOL, and/or other applicable agency contact information]. Du mechscht aa annri Options hawwe so wie Private insurance kaafe deich der [Health Insurance Marketplace](#). Fer meh Information wege der Marketplace, geh zu www.HealthCare.gov adder ruf 1-800-318- 2596 uff.

Dei Grievance un Appeal Rechte: Es sin Bletz as helfe kenne wann du en Complaint geeich dei [Plan](#) hoscht fer nunnergedreht warre wege en [Claim](#). So en Complaint heest mer en [Grievance](#) adder en [Appeal](#). Fer meh Information wege dei Rechte, lees die Explanation vun Benefits as du grigscht fer seller medical [Claim](#). Dei [Plan](#) Documents lege aus alles was mer duh muss fer submitte en [Claim](#), [Appeal](#), adder en [Grievance](#) fer ennicher Reason wege dei [Plan](#). Fer meh Information wege dei Rechte, daer Notice, adder Hilf, geh zu: [insert applicable contact information from instructions].

Dutt daer Plan Minimum Essential Coverage gewwe? [Ya/Nee]

[Minimum Essential Coverage](#) dutt gweenlich includ-e [Plans](#), [Health Insurance](#) as mer griege kann deich der [Marketplace](#) adder annri private Insurance Policies, Medicare, Medicaid, CHIP, TRICARE, un certaini annri Forms vun Coverage. Wann du qualifie duscht fer certaini Types vun [Minimum Essential Coverage](#), mechscht du velleicht net eligible sei fer der [Premium Tax Credit](#).

Is daer Plan gut genug fer die Minimum Value Standards? [Ya/Nee/Dutt Net Applye]

Wann dei [Plan](#) net gut genug is fer die [Minimum Value Standards](#), mechscht du velleicht eligible sei fer en [Premium Tax Credit](#) fer dich helfe bezaahle fer en [Plan](#) deich der [Marketplace](#).

Services fer Hilfe Mit Schprooche:

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

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].

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

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [insert telephone number].

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf [insert telephone number] uff.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni [insert telephone number].

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye [insert telephone number].

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, å'gang [insert telephone number].

Fer Examples sehne wie daer [Plan](#) die Koschte fer en Sample Medical Situation covere mecht, geh zu die negscht Section.

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Wege die Coverage Examples:



Des is net en Cost Estimator. Die Treatments as gwise warre do sin yuscht Examples vun wie daer [Plan](#) Medical Care covere mecht. Was du actually getschaertscht watscht dependt uff die Care as du grigscht, die Prices as dei [Providers](#) tschaertsche, un en latt annri Dinger. Guck an die [cost-sharing](#) Amounts ([Deductibles](#), [Copayments](#) un [Coinsurance](#)) un [Services as exclude sin](#) unich der [Plan](#). Duh die Information yuuse fer compar-e mit was du bezaahle misscht unnich annri Health [Plans](#). Die Coverage Examples duhn yuscht applye zu Leit as alles selwert bezaahle misse.

Die Peg Is an Eckspeckte
(9 Muunet vun in-Network Care eb's Baby kummt un Delivery in en Hospital)

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist](#) [[Cost Sharing](#)] \$
- Hospital (Blatz) [[Cost Sharing](#)] %
- Other [[Cost Sharing](#)] %

Daer EXAMPLE Event duett Services includ-e wie:

Office Visits bei [Specialists](#) (Care wann mer an eckscheckte is)
Professional Services Fer En Baby Hawwe Bletz
Services Fer En Baby Hawwe
[Tests fer ausfiggere was letz is](#) (Ultrasounds un Blut Tests)
Visit bei en [Specialist](#) (Anesthesia)

Total Example Koscht	\$12,700
In daer Example deet die Peg bezaahle:	
Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Was net gecovered is	
Limits adder Exclusions	\$
Alles was die Peg bezaahle misst	\$

Der Joe sei Type 2 Diabetes Manag-e
(en Yaahr vun basic In-Network Care vun en Condition as gut controlled watt)

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist](#) [[Cost Sharing](#)] \$
- Hospital (Blatz) [[Cost Sharing](#)] %
- Other [[Cost Sharing](#)] %

Daer EXAMPLE Event duett Services includ-e wie:

[Family Dockter](#) Office Visits (sell include aa lanne wege Diseases)
[Tests fer ausfiggere was letz is](#) (Blut Tests)
[Prescription Drugs](#)
[Durable Medical Equipment](#) (Glucose Meter)

Total Example Koscht	\$5,600
In daer Example deet der Joe bezaahle:	
Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Was net gecovered is	
Limits adder Exclusions	\$
Alles was der Joe bezaahle misst	\$

En simpeler Fracture fer die Mia
(Visit zu en in-Network Emergency Schtubb un Follow-Up Care)

- Der [Plan](#) sei overall [Deductible](#). \$
- [Specialist](#) [[Cost Sharing](#)] \$
- Hospital (Blatz) [[Cost Sharing](#)] %
- Other [[Cost Sharing](#)] %

Daer EXAMPLE Event duett Services includ-e wie:

[Care in die Emergency Schtubb](#) (sell include aa Medical Supplies)
[Test fer ausfiggere was letz is](#) (X-ray)
[Durable Medical Equipment](#) (Gricke)
[Rehabilitation Services](#) (Physical Therapy)

Total Example Koscht	\$2,800
In daer Example deet die Mia bezaahle:	
Cost Sharing	
Deductibles	\$
Copayments	\$
Coinsurance	\$
Was net gecovered is	
Limits adder Exclusions	\$
Alles was die Mia bezaahle misst	\$

The [Plan](#) misst bezaahle fer die annri Koschte vun die EXAMPLE gecoveredi Services.