




D7naa 1h1y3 d00 bee n7k1 1'doolwo[7g7benefits and coverage (SBC) naaltsoos bik11'7g747binahj8 bik'ehgo naa 1h1y32doo, plan, n1 hasht'e dooln7. SBC 47ni d00 plan bi[ a[ch'ishd66' 1k1 i'iilyeed b33h da'77n7g7bik'4 ni'iily4edoo7g7baa hane'. ! { TSS: B4eso 1ch'33h naa'nil bee naa 1h1y32doo7g7bik'4 nihely4, ( premium a[d0' woly4 ) 47t'11 sahdii baa hodoonih. D747t'00 ch'77'32go hane' 1t'4. Hane' t'11 1t'4 naa 1h1y32doo baa hodoonih, 47doodago naaltsoos bee shaa doo'ni[ jin7zingo 47kwe'4 na'7d7d7ki[ [insert contact information]. Saad chodaa'7n7g7, allowed amount, balance billing, coinsurance, copayment, deductible, provider 47doodago saad biyaa da'7dzo 47d747naaltsoos7g7 Glossary woly4, 4711h ha'n7n7g7dabik11. Glossary 47 kwe'4. www.[insert] haji[ki' 11d00 koj8 hod7nih 1-800-[insert] 1ko hach'8 1dooln7.

Na'7kid danil7g7	Na'744kid N1't33' Baa Hane'	Ha'1t'77biniinaa d7ho[ b44h0zingo y1'1't44h?
<b>Deductible t'11 1t'4gosh d7kw7 nijil44h?</b>	\$	
<b>Deductible t'ahdoo b7ghah ni'j744g00 daats'71k1 an1'1lwo' d00 haa 1h1y3 b7k'4sti'7g7h0l=?</b>		
<b>! k1 i'iilyeed daats'7[a' t'11 sahdii 1t'4ego h1k1 e'elyeedgo deductible b1 h0l=- go?</b>	\$	
<b>D7shib4eso [ahd00 nihesh[4h7g7out-of-pocket limit 47plan haa n4elt'e'j8 yee has'3?</b>	\$	
<b>Ha'1t'7 47out-of-pocket limit, doo yi[ Olt'a'da?</b>		
<b>Azee'77'7n7bi[ aha'dee't1n7g7 choo'9go daats'7doo [3 nijil4eda?</b>		
<b>Naaltsoos, referral, h0l=- go0sh 47specialist h1k1 adoolwo[?</b>		

 Copayment d00 coinsurance nihely4 d77naaltsoos bik11'7g7747 deductible a[ts0 b7ghahgo nijil44hd00 nijii4, deductible h0l==d33'.

Biniy4 aze'e'77'7h7 bich'8 jigh11h7g7	! k1 an1'alwo' choid77'87g7	D7bik'4 ni' d744		K0n'zahj8 beehaz'3 d00 bee h1 hoo' aah doo7g7
		Azee'77'7bi  a[ha' deet'1n7g7 (A'ohgo nid744)	Azee'77'7h7doo bi  a[ha' deet'1n7g7 ({ 3 nid744)	
<b>Azee'77'7h7bich'8 a[n11j7d1ahgo</b>	T7dinilyaago 47doodago nitah doo h00ts'7dg00 hwe'azee'77'7h7h1k1 iilwo'			
	Azee'77'7h7Specialist hon44['99			
	@ahdahwiidoo['aa[ii bik'ij8 haa 1h1y32go Preventive care/screening/immunization			
<b>Hats'7s naalkaah</b>	Hats'7s naalkaah Diagnostic test (Agh1' d7dlaad, hadi  naalkaah)			
	Agh1' d7dlaad hats'7s bee n4l'9 (CT/PET scans, MRIs)			
<b>Azee' bee y2'2t'44h jidooleeji chojoo'9 prescription drug coverage 47kwe'4 baa hane' www.[insert].com</b>	Azee' Generic dei[n7go a'ohgo b33h77n7g7			
	Azee' b7zhi' 1daalyaa, brand name dei[n7go d00 7iyis77 choo'7n7g7, preferred brand drugs,a[d0' dei[n7			
	Azee' b7zhi' 1daalyaa, brand name dei[n7n7g7 d00 doo ay0o choo'7n7g7, non-preferred dei[n7			
	Azee' t'11 [1h1go haz'3 bich'8 aze'e' 1lyaa7g7, specialty drug dei[n7n7g7			
<b>Azee'1['9gi doo yah aj7y1ada nidi naho' dishgizh</b>	Azee' 1l'9gi bee na'anish7 d00 ha'1t'7da chodaa'7n7g7 bik'4 i'ii'n77 (azee'1l'9gi na'algizh t'47biniy4 n7da' aldahgi, ambulatory surgery center)			
	Azee'77'7h7nida'a[gizh7g7 b4eso yik'4 naashnish7g7			

[\* Haash9n7tsogo haa 1h1y3 d00 doo bik'4 ni'iily4 baa hane'7g747kwe'4 b7na'7d7kid [www.insert.com].

Biniy4 azee'7l'7n7 bich'8 jigh11h7g7	! k1 an1'alwo' choid7l'8g7g7	D77bik'4 ni' d7l44l		K0n'zahj8 beehaz'3 d00 bee h1 hoo'aah doo7g7
		Azee'7l'7bi  a[ha'deet'1n7g7 (A'ohgo nid7l44l)	Azee'7l'7n7doo bi  a[ha'deet'1n7g7 ({ 3 nid7l44l)	
Azee'7l'7n7t'11 k'ad choo'9bizhdiit'ih	<u>Emergency room care,</u> azee'1l'9gi ts9lgo 1k1 i'iil yeedgi			
	<u>Emergency medical</u> transportation, y4ego 1daane'ii bee naag4h4 chooz'8d			
	<u>Urgent care, t'1adoo hooy1n7</u> hach'8 hodiinlahgo t'11 hoozhishgi hodi'n4l'8hgi			
Azee' 1l'9g0ne' yah aj7y1ago	Azee' 1l'9gi bee na'anish7 d00 ha'1t'7da chodaa'7n7g7 bik'4 i'ii'n7l (facility fee e.g., azee'1l'9di h0ne'4 cho joos'8d7g7)			
	Azee'7l'7n7nida'a[gizh7g7 b4eso yik'4 naashnish7g7			
N7ni', ninits1h1kees, ood1algi ni  a[k'eh nahodinidle', 47 doodago h1ni' yi  h0[1anii nidineeszi	Azee'1l'9gi n1'1d1ahgo 1k1 an1'1lwo'			
	Azee'1l'9g0ne' yah an1'1d1ahgo 1k1 an1'1lwo'			
Y7n7ts32go	Azee'7l'7n7bi  yah an1'1d11h			
	Aw44' haleehgi azee'7l'7n7 1k1 an7daalwo'			
	Aw44 haleehgi azee' 1l'9 choo'9go bik'4 azl1h7g7			
N11did7d11  bee naa 1h1y32go 47 doodago t'11 sahdii 1t'4ego nich'8 an1h00t'i'	<u>Home health care,</u> haghang0ne' haa 1h1y3			
	<u>Rehabilitation services,</u> hats'7s bidziil 1n1ln44h			
	<u>Habilitation services, naanish</u> d00 iin1 b7zhn7dzil n77dleeh			
	<u>Skilled nursing care, haa</u> 1dahay3 bi  haz'32di			

[\* Haash9n7tsogo haa 1h1y3 d00 doo bik'4 ni'iily4 baa hane'7g7 47kwe'4 b7na'7d7kid [www.insert.com].

Biniy4 azee' 71' 7n7 bich'8 jigh11h7g7	! k1 an1'alwo' choid71'8g7g7	D77bik'4 ni' d7144		K0n'zahj8 beehaz'3 d00 bee h1 hoo'aah doo7g7
		Azee'71'7bi  a[ha'deet'1n7g7 (A'ohgo nid7144)	Azee'71'7n7doo bi  a[ha'deet'1n7g7 ( { 3 nid7144)	
	Durable medical equipment, hats'7s y7k1 an1lwo'ii bee na'ad1h1 1daat'4ii			
	Hospice services, n11'di'dood11  doo b7ghahda yileehgo haa 1h1y3			
Na'1[ch7n7biwoo' 47 doodago bin11' baa 1h1y3	! [ch7n7bin11' n1n4l'8h ! [ch7n7bin1k'ee sinil7 ! [ch7n7biwoo' n1n4l'8h			

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

**Plan doo bik'4sti'da d77services (Naaltsoos plan 47doodago policy bee had7'4h7g7yaa halne' d00 excluded services a[k44' daasdzo.])**

• • •

**Plan bik'4sti'go 1k1 an1'1lwo' (d771k1' an1'1lwo'7g7haash9n7tsogo bee nahaz'3. Doo t'11 1t'4 bik1a'da. Naaltsoos plan d7n71'8g.)**

• • •

**Bee naa'1h1y1n7g7t'11 n11sg00 yit'ih bee n1 ah00t'i':** D77insurance bee naa 1h1y1n7g7niit'ih d00 n1asj8 t'11 shee h0l=- doo jin7zingo insurance bi| nahaz'1n7g7[a' yee hagh33h dikah. K0daat'4h7g747kwe'4 baa hon7'i': [insert State, HHS, DOL, and/or other applicable agency contact information]. Health Insurance Marketplace gi 47insurance bee ats'7s baa 1h1y3 yee ho[ dahalne'go ho[ y1'1t4h7g7ha'zhdiil'8h d00 bik'4 ni'jiil4 yileeh. Marketplace hazh0'0 bee shi| hodoonih jin7zingo 47kwe'4 na'7zhd7ki' [www.HealthCare.gov](http://www.HealthCare.gov) 47doodago koj8' hojilnih 1-800-318-2596.

**Ha'1t'7da baa saad hon7=- go d00 bee n1h1z'1n7g7bee baa n1hwiin7'8h7g7:** K0t'4ego yinidaalnish7g7h1k1 iijah plan naaltsoos bi| yah an7dee'y65, claim, doo l3 as[9g00. Saad hoji[eeh7g747grievance 47doodago appeal woly4. Beehaz'1anii bee n1 ah00t'i'7g747naaltsoos hach'8 1n11'8h naaltsoos yah ajini[d00, claim, bik'ij8' h1k1 o'oolwod yaa halne'go. Naaltsoos, plan, bik'ehgo naa 1h1y1n7g747t'11 1t'4 yaa halne' ni'dooly44| bee naaltsoos yah ahe'n71, claim, d00 doo h1 l3 aleehg00 baa n1hwiid'n0ot'8g, appeal, 47doodago n7d'n0ol'8g, grievance, bee naaltsoos nijj[tsos. Beehaz'1anii bee n1 ah00t'i'7g7, d77naaltsoos, 47doodago k0t'1o bina'anish bee 1k1 a'doolwo[7g7hazh0'0 bee shi| hodoonih j7n7zingo kwe'4 na'7zhd7ki': [insert applicable contact information from instructions].

**D77plan daats'7Minimum Essential Coverage bii'yisdzoh? [Aoo'/Dooda]**

Minimum Essential Coverage doo bi| naaltsoos n1had7'44g00 n7deezidgo 47n1olt2'7h1dadilne'di y11l nik'ij8 y7d0oltahgo nin1'd7dl44, 1kondi 47 n7dz7d7gii binii' exemption woly4 47bee doo hak'ij8' w0lta'da 47bee naaltsoos h1 hadilyaago hak'4sti'go 47doo nin1'j7dl4eda.

**D77plan daats'7Minimum Value Standards bii'yisdzoh? [Aoo'/Dooda]**

[\* Haash9n7tsogo haa 1h1y3 d00 doo bik'4 ni'iily4 baa hane'7g747kwe'4 b7na'7d7kid [www.insert.com].

D77plan biyi' di Minimum Value Standards, doo yisdzohg00 477n1olt2'7h11dadilne' di premium tax credit bee n7k1 i' doolwo[go b4eso naan1lyeed7g77 bee Marketplacedi plan nahid77nih.

**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 sh7shizaad bee sh7k1 i' doolwo[ jin7zingo 47koj8 hojilnih [insert telephone number].]

-----Bik'ehgo haa 1h1y3 naaltsoos, plan, bee h1k1 i' doolwo[ ats'7s baa 1h1y3 chojoos'8dgo bee hane' 1lyaa7g77 47kod00 dahn11n1shjaa'.-----

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



**D7747doo t'11 doon7l7b33h7n7g771daat'4eda.** T'00 bee hane'go, example, h22h 1' dooln7l baa hane' 47binahj8 bik'ehgo haa 1h1y3, plan hait'1o h1k1 adoolwo[ baa 1kohwiinidzin. B4eso bik'4 nih7n7a' doo7g7747[ahgo 1daat'4 haash99yit'4ego n7k1 o'oolwod, d00 azee'7l'7n7, providers, y33h da'7l7n7g77, d00 [33g00 biniinaa. D77 7yis77baa hane' bik'4 ni' dooly4e[ji haash99 n4elt'e'go h0 nij74 d00 plan nay74, cost sharing (deductibles, d00 copayments d00 coinsurance) 11d00 d77plan doo yik'4 as[1h7g77excluded services. D77hane' bik'ehgo plans a[22 1daat'4h7g77d7kw77nah74 ni[n7doo. D77baa hane'7g7747t'11 h0 dziz7n7gi haa 1h1y3 bik'4sti'7g77t'47b1 1lyaa.

**Peg aw44 bee haleeh**  
(N1h1st'47n7deezid azee'7l'7n7 plan y1 naalnish7g77in-network oots32go baa 1h1ly3 d00 azee' 1l'98di be'aw44' hazl99)

- **Plan overall deductible yee has'3** \$
- **Azee'7l'7n7Specialist [cost sharing]** \$
- **Azee'1l'9(Azee'1l'9choo'9) [cost sharing]** %
- **B7dei'nilgo b33h 7l7n7g77 [cost sharing]** %

**D77T') ) BEE HANE' &d77yaa halne':**  
Specialist bich'8 n7zhd7d11h (oots32go haa 1h1y3)  
Aw44' haleehgo azee'7l'7n71k1 iilwo')  
Aw44' haleehgo azee'1l'9choo'7n7g77  
Nin1ho'dilkah (ats'7s bii' h11hosiilts'iih bee hodi'n4l'9d00 hadi[ nin1lkah)  
Azee'7l'7n7h1k1 iilwo' (ho'iilhosh)

<b>B33h Azl99 7g77T'11 A[tso</b>	\$
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**D77t'00 hane'go 47Peg 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	\$
<b>T'11 1t'4go Peg k0n4elt'e nay74</b>	\$

**Joe diabetes naaki7g77b22h dahas'3**  
(T'11 [1'7n11haij8 azee'7l'7n7 plan y1 naalnish7 22h dahaz'3 hazh0'0 baa 1hy1n7g77yaa 1h1ly3 )

- **Plan overall deductible yee has'3** \$
- **Azee'7l'7n7Specialist [cost sharing]** \$
- **Azee'1l'9(Azee'1l'9choo'9) [cost sharing]** %
- **B7dei'nilgo b33h 7l7n7g77 [cost sharing]** %

**D77T') ) BEE HANE' &d77yaa halne':**  
Be'azee'7l'7n7yich'8 a[n1n1d11h (22h dahaz'3 b7na' niltin)  
Ats'7s naalkaah (Hadi[ naalkaah)  
Azee' h1 1daalne', prescription drugs  
Ats'7s bee bina'anish7(di[ bee b7n1neel'22h7)

<b>B33h Azl99 7g77T'11 A[tso</b>	\$
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**D77t'00 hane'go 47Joe 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	\$
<b>T'11 1t'4go Joe k0n4elt'e nay74</b>	\$

**Mia bits'in yisk'is**  
(azee'7l'7n7 plan y1 naalnish7 azee' 1l'98gi ts99go hodi'n4l'88gi n7y1 d00 bik'ij8 baa 1h1y3)

- **Plan overall deductible yee has'3** \$
- **Azee'7l'7n7Specialist [cost sharing]** \$
- **Azee'1l'9(Azee'1l'9choo'9) [cost sharing]** %
- **B7dei'nilgo b33h 7l7n7g77 [cost sharing]** %

**D77T') ) BEE HANE' &d77yaa halne':**  
azee' 1l'98gi ts99go 1k1 i'iilyeedgi (azee' bee 22h 1l'7n7)  
Ats'7s naalkaah (agh1'd7dlaad)  
Ats'7s y7k1 an1lwo'ii (gish)  
Rehabilitation services (*physical therapy*)

<b>B33h Azl99 7g77T'11 A[tso</b>	\$
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**D77t'00 hane'go 47Mia 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	\$
<b>T'11 1t'4go Mia k0n4elt'e nay74</b>	\$