

What is a benefit summary?

This is a summary of what the plan does and does not cover. This summary can also help you understand your share of the costs. It's always best to review your Certificate of Coverage (COC) and check your coverage before getting any health care services, when possible.

What are the benefits of the UnitedHealthcare Choice Plus Direct Plan?

Get more protection with a national network and save with Tier 1 providers.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care from anyone in or out of our network, but you can save more money when you use the network. You can save even more when you use Tier 1 providers.

- > **Pay less by using certain freestanding centers.** Freestanding centers are health care facilities that do not bill for services as part of a hospital, such as MRI or surgery centers.
- > **There's coverage if you need to go out of the network.** Out-of-network means that a provider does not have a contract with us. Choose what's best for you. Just remember out-of-network providers will likely charge you more.
- > **There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.** Consider a PCP; they can be helpful in managing your care.
- > **Preventive care is covered 100% in our network.**

Are you a member?

Easily manage your benefits online at myuhc.com® and on the go with the **UnitedHealthcare Health4Me**® mobile app.

For questions, call the member phone number on your health plan ID card.

Not enrolled yet? Search for network doctors or hospitals at welcometouhc.com or call 1-866-873-3903, TTY 711, 8 a.m. to 8 p.m. local time, Monday through Friday.

Benefits At-A-Glance

What you may pay for network care

This chart is a simple summary of the costs you may have to pay when you receive care in the network. It doesn't include all of the deductibles and co-payments you may have to pay. You can find more benefit details beginning on page 2.

Co-payment	Individual Deductible	Co-insurance
(Your cost for an office visit)	(Your cost before the plan starts to pay)	(Your cost share after the deductible)
\$40	\$3,600	30%

This Benefit Summary is to highlight your Benefits. Do not use this document to understand your exact coverage for certain conditions. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents are correct. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Your Costs

In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Annual Deductible		
What is an annual deductible?		
The annual deductible is the amount you pay for Covered Health Care Services per year before you are eligible to receive Benefits. It does not include any amount that exceeds Allowed Amounts. The deductible may not apply to all Covered Health Care Services. You may have more than one type of deductible.		
> Your co-pays do not count towards meeting the deductible unless otherwise described within the specific covered health care service.		
> All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.		
> This benefit plan includes a per occurrence deductible that applies to certain covered health care services. This per occurrence deductible must be met prior to and in addition to the medical deductible.		
Medical Deductible - Individual	\$3,600 per year	\$7,200 per year
Medical Deductible - Family	\$7,200 per year	\$14,400 per year
Dental - Pediatric Services Deductible - Individual	Included in your medical deductible.	Included in your medical deductible.
Dental - Pediatric Services Deductible - Family	Included in your medical deductible.	Included in your medical deductible.

Out-of-Pocket Limit		
What is an out-of-pocket limit?		
The Out-of-Pocket Limit is the maximum you pay per year. Once you reach the Out-of-Pocket Limit, Benefits are payable at 100% of Allowed Amounts during the rest of that year.		
> All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.		
> Your co-pays, co-insurance, deductibles and per occurrence deductibles (including pharmacy) count towards meeting the out-of-pocket limit.		
Out-of-Pocket Limit - Individual	\$8,150 per year	\$16,300 per year
Out-of-Pocket Limit - Family	\$16,300 per year	\$32,600 per year

Your Costs

What is co-insurance?

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated on the lesser of the Allowed Amounts and the billed charges (for example, 20%). You pay co-insurance plus any deductibles you owe. Co-insurance is not the same as a co-payment (or co-pay).

What is a co-payment?

A Co-payment is the amount you pay each time you receive certain Covered Health Care Services calculated as a set dollar amount (for example, \$50). You are responsible for paying the lesser of the applicable Co-payment or the Allowed Amount. Please see the specific Covered Health Care Service to see if a co-payment applies and how much you have to pay.

What is Prior Authorization?

Prior Authorization is getting approval before you receive certain Covered Health Care Services. Physicians and other health care professionals who participate in a Network are responsible for obtaining prior authorization. However there are some Benefits that you are responsible for obtaining authorization before you receive the services. Please see the specific Covered Health Care Service to find services that require you to obtain prior authorization. Service site review may be a component of the prior authorization process.

Want more information?

Find additional definitions in the glossary at justplainclear.com.

Your Costs

Following is a list of services that your plan covers in alphabetical order. In addition to your premium (monthly) payments paid by you or your employer, you are responsible for paying these costs.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Ambulance Services		
Emergency Ambulance:	30% co-insurance, after the medical deductible has been met.	30% co-insurance, after the network medical deductible has been met.
Non-Emergency Ambulance:	30% co-insurance, after the medical deductible has been met. Prior Authorization is required for Non-Emergency Ambulance.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required for Non-Emergency Ambulance.
Cellular and Gene Therapy		
For Network Benefits, Cellular or Gene Therapy services must be received from a Designated Provider.	The amount you pay is based on where the covered health care service is provided. Prior Authorization is required.	Prior Authorization is required.
Clinical Trials		
	The amount you pay is based on where the covered health care service is provided. Prior Authorization is required.	Prior Authorization is required.
Congenital Heart Disease (CHD) Surgeries		
	Benefits will be the same as stated under Hospital - Inpatient Stay. Prior Authorization is required.	
Dental - Anesthesia and Hospital or Facility Charge		
	The amount you pay is based on where the covered health care service is provided. Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Dental - Pediatric Services (Benefits covered up to age 19)		
Benefits provided by the National Options PPO 30 Network (PPO-UCR 50th).		

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental - Pediatric Preventive Services		
Dental Prophylaxis (Cleanings) Limited to two times every 12 months.	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.
Fluoride Treatments Limited to two times every 12 months.	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.
Sealants (Protective Coating) Limited to once per first or second permanent molar every 36 months.	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.
Space Maintainers (Spacers)	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.
Dental - Pediatric Diagnostic Services		
Evaluations (Check-up Exams) Limited to 2 times per 12 months. Covered as a separate Benefit only if no other service was done during the visit other than X-rays.	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.
Intraoral Radiographs (X-ray) Limited to 2 series of films per 12 months for Bitewings and 1 time per 36 months for Panoramic radiograph image.	You pay nothing, after the medical deductible has been met.	20% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental - Pediatric Basic Dental Services		
Endodontics (Root Canal Therapy)	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<p>Adjunctive Services <u>Palliative (Emergency) Treatment:</u> Covered as a separate Benefit only if no other services (other than the exam and radiographs) were done on the tooth during the visit. <u>General Anesthesia:</u> Covered only when clinically Necessary. <u>Occlusal Guard:</u> Limited to one guard every 12 months.</p>	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
Oral Surgery	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<p>Periodontics <u>Periodontal Surgery:</u> Limited to one every 36 months per surgical area. <u>Scaling and Root Planing:</u> Limited to one time per quadrant every 24 months. <u>Periodontal Maintenance:</u> Limited to four times every 12 months in combination with prophylaxis.</p>	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
Minor Restorative Services (Amalgam or Anterior Composite)	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
<p>Simple Extractions (Simple tooth removal) Limited to one time per tooth per lifetime.</p>	20% co-insurance, after the medical deductible has been met.	40% co-insurance, after the medical deductible has been met.
Dental - Pediatric Major Restorative Services		
<p>Crowns/Inlays/Onlays Limited to one time per tooth every 60 months.</p>	40% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<p>Removable Dentures (Full denture/partial denture) Limited to a frequency of one every 60 months.</p>	40% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<p>Bridges (Fixed partial dentures) Limited to one time every 60 months.</p>	40% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
<p>Implant Procedures Limited to one time every 60 months.</p>	40% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental - Pediatric Medically Necessary Orthodontics		
Benefits are not available for comprehensive orthodontic treatment for crowded dentitions (crooked teeth), excessive spacing between teeth, temporomandibular joint (TMJ) conditions and/or having horizontal/vertical (overjet/overbite) discrepancies.	40% co-insurance, after the medical deductible has been met. Prior Authorization is required for orthodontic treatment.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required for orthodontic treatment.
Dental Services - Accident Only		
	30% co-insurance, after the medical deductible has been met.	30% co-insurance, after the network medical deductible has been met.
Diabetes Services		
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care:	The amount you pay is based on where the covered health care service is provided.	
Diabetes Self-Management Items:	The amount you pay is based on where the covered health care service is provided under Durable Medical Equipment (DME), Orthotics and Supplies and in the Outpatient Prescription Drug Rider.	Prior Authorization is required for DME that costs more than \$1,000.
Durable Medical Equipment (DME), Orthotics and Supplies		
	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required for DME or orthotics that costs more than \$1,000.
Emergency Health Care Services - Outpatient		
	After you pay the \$500 per occurrence deductible per visit; you pay 30% co-insurance, after the medical deductible has been met.	After you pay the \$500 per occurrence deductible per visit; you pay 30% co-insurance, after the network medical deductible has been met. Notification is encouraged if confined in an Out-of-Network Hospital.
Gender Dysphoria		
	The amount you pay is based on where the covered health care service is provided and in the Outpatient Prescription Drug Rider. Prior Authorization is required for certain services.	Prior Authorization is required for certain services.

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Habilitative Services		
<p>Inpatient: Habilitative services received during an Inpatient Stay in an Inpatient Rehabilitative Facility are limited to 60 days per year.</p>	<p>The amount you pay is based on where the covered health care service is provided.</p>	
<p>Outpatient: Outpatient therapies are limited per year as follows: 23 visits of physical therapy. 23 visits of occupational therapy. 30 visits of speech therapy. 30 visits of post-cochlear implant aural therapy. 20 visits of cognitive therapy. 20 Manipulative Treatments.</p>	<p>\$40 co-pay per visit. A deductible does not apply.</p>	<p>50% co-insurance, after the medical deductible has been met.</p>
<p>Prior Authorization is required for certain Inpatient services.</p>		
Hearing Aids		
<p>Limited to one hearing aid per ear every 36 months for Covered Persons.</p>	<p>30% co-insurance, after the medical deductible has been met.</p>	<p>50% co-insurance, after the medical deductible has been met.</p>
Home Health Care		
<p>To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider we identify.</p>	<p>30% co-insurance, after the medical deductible has been met.</p>	<p>50% co-insurance, after the medical deductible has been met.</p>
<p>Prior Authorization is required.</p>		
Hospice Care		
	<p>30% co-insurance, after the medical deductible has been met.</p>	<p>50% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required for Inpatient Stay.</p>
Hospital - Inpatient Stay		
	<p>After you pay the \$750 per occurrence deductible per Inpatient Stay; you pay 30% co-insurance, after the medical deductible has been met.</p>	<p>After you pay the \$750 per occurrence deductible per Inpatient Stay; you pay 50% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required.</p>

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Lab, X-Ray and Diagnostic - Outpatient		
<p>Lab Testing - Outpatient:</p> <p>Limited to 18 Presumptive Drug Tests per year.</p> <p>Limited to 18 Definitive Drug Tests per year.</p>	<p>You pay nothing for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office. A deductible does not apply.</p> <p>30% co-insurance for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center. A deductible does not apply.</p>	<p>30% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>50% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p>
<p>X-Ray and Other Diagnostic Testing - Outpatient:</p>	<p>You pay nothing for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office. A deductible does not apply.</p> <p>30% co-insurance for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center. A deductible does not apply.</p>	<p>30% co-insurance, after the medical deductible has been met for services provided at a freestanding lab, freestanding diagnostic center or in a physician's office.</p> <p>50% co-insurance, after the medical deductible has been met for services provided at a hospital-based lab or an outpatient hospital-based diagnostic center.</p> <p>Prior Authorization is required for Genetic Testing, sleep studies, stress echocardiography and transthoracic echocardiogram services.</p>
Lymphedema Services		
<p>The amount you pay is based on where the covered health care service is provided.</p>		
Major Diagnostic and Imaging - Outpatient		
	<p>30% co-insurance, after the medical deductible has been met for services provided at a freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$500 per occurrence deductible per service; you pay 30% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based diagnostic center.</p>	<p>50% co-insurance, after the medical deductible has been met for services provided at a freestanding diagnostic center or in a physician's office.</p> <p>After you pay the \$500 per occurrence deductible per service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based diagnostic center.</p> <p>Prior Authorization is required.</p>

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Mental Health Care and Substance - Related and Addictive Disorders Services		
Inpatient:	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Outpatient:	\$40 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Partial Hospitalization/Intensive Outpatient Treatment:	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required for certain Inpatient, Outpatient and Partial Hospitalization/Intensive Outpatient Treatment services.
Obesity - Weight Loss Surgery		
For Designated Network Benefits, obesity - weight loss surgery must be received from a Designated Provider. Network Benefits include services received from a Network provider that is not a Designated Provider.	Designated Network: 30% co-insurance, after the medical deductible has been met. Network: 50% co-insurance, after the medical deductible has been met. Prior Authorization is required.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required.
Ostomy Supplies		
	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Ovarian Cancer Surveillance		
	The amount you pay is based on where the covered health care service is provided.	
Pharmaceutical Products - Outpatient		
This includes medications given at a doctor's office, or in a Covered Person's home.	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Physician Fees for Surgical and Medical Services		
	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Physician's Office Services - Sickness and Injury		
	\$40 co-pay per visit for a primary care physician office visit. A deductible does not apply. \$100 co-pay per visit for a specialist office visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Additional co-pays, deductible, or co-insurance may apply when you receive other services at your physician's office. For example, surgery and lab work.		

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Pregnancy - Maternity Services		
	<p>The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.</p>	<p>Prior Authorization is required if the stay in the hospital is longer than 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.</p>
Prescription Drug Benefits		
<p>Prescription drug benefits are shown in the Prescription Drug benefit summary.</p>		
Preventive Care Services		
<p>Physician Office Services, Lab, X-Ray or other preventive tests.</p>	<p>You pay nothing. A deductible does not apply.</p>	<p>30% co-insurance, after the medical deductible has been met.</p>
<p>Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services are based on your age, gender and other health factors. UnitedHealthcare also covers other routine services that may require a co-pay, co-insurance or deductible.</p>		
Private Duty Nursing		
	<p>30% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required.</p>	<p>50% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required.</p>
Prosthetic Devices		
	<p>30% co-insurance, after the medical deductible has been met.</p>	<p>50% co-insurance, after the medical deductible has been met.</p> <p>Prior Authorization is required for Prosthetic Devices that costs more than \$1,000.</p>
Reconstructive Procedures		
	<p>The amount you pay is based on where the covered health care service is provided.</p>	<p>Prior Authorization is required.</p>

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Rehabilitation Services - Outpatient Therapy and Manipulative Treatment		
Limited per year as follows: 23 visits of physical therapy. 23 visits of occupational therapy. 30 visits of speech therapy. 30 visits of post-cochlear implant aural therapy. 20 visits of cognitive rehabilitation therapy. 20 Manipulative Treatments.	Note: The first three visits for any combination of physical therapy and Manipulative Treatment for new low back pain are not subject to any co-payment, co-insurance or deductible and subject to the annual visit limits. For all other visits, please see the payment information listed below. \$40 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Scopic Procedures - Outpatient Diagnostic and Therapeutic		
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.	30% co-insurance, after the medical deductible has been met for services provided at a freestanding center or in a physician's office. After you pay the \$500 per occurrence deductible per date of service; you pay 30% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based center.	50% co-insurance, after the medical deductible has been met for services provided at a freestanding center or in a physician's office. After you pay the \$500 per occurrence deductible per date of service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based center.
Skilled Nursing Facility / Inpatient Rehabilitation Facility Services		
Limited to 60 days per year.	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required.
Surgery - Outpatient		
	30% co-insurance, after the medical deductible has been met for services provided at an ambulatory surgical center or in a physician's office. After you pay the \$500 per occurrence deductible per date of service; you pay 30% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based surgical center.	50% co-insurance, after the medical deductible has been met for services provided at an ambulatory surgical center or in a physician's office. After you pay the \$500 per occurrence deductible per date of service; you pay 50% co-insurance, after the medical deductible has been met for services provided at an outpatient hospital-based surgical center. Prior Authorization is required for certain services.
Temporomandibular Joint (TMJ) Services		
	The amount you pay is based on where the covered health care service is provided.	Prior Authorization is required for Inpatient Stay.

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Therapeutic Treatments - Outpatient		
Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met. Prior Authorization is required for certain services.
Transplantation Services		
Network Benefits must be received from a Designated Provider.	The amount you pay is based on where the covered health care service is provided. Prior Authorization is required.	Prior Authorization is required.
Urgent Care Center Services		
	\$50 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Additional co-pays, deductible, or co-insurance may apply when you receive other services at the urgent care facility. For example, surgery and lab work.		
Urinary Catheters		
	30% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
Virtual Visits		
Network Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Network Provider by contacting us at myuhc.com [®] or the telephone number on your ID card. Access to Virtual Visits and prescription services may not be available in all states or for all groups.	\$10 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Please note: coverage under this item is not provided as part of Essential Health Benefits or as a state mandate.		

Your Costs

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Vision - Pediatric Services (Benefits covered up to age 19)		
Find a listing of Spectera Eyecare Network Vision Care Providers at myuhevision.com .		
Routine Vision Exam Limited to once every 12 months.	\$10 co-pay per visit. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Eyeglass Lenses Limited to once every 12 months.	\$25 co-pay. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Lens Extras Limited to once every 12 months. Coverage includes polycarbonate lenses and standard scratch-resistant coating.	You pay nothing. A deductible does not apply.	You pay nothing, after the medical deductible has been met.
Eyeglass Frames Limited to once every 12 months.	You pay nothing. A deductible does not apply.	30% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost up to \$130.	\$15 co-pay. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost between \$130 - 160.	\$30 co-pay. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost between \$160 - 200.	\$50 co-pay. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost greater than \$250.	40% co-insurance. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Contact Lenses/Necessary Contact Lenses You are eligible to choose only one of either eyeglasses (Eyeglass Lenses and/or Eyeglass Frames) or Contact Lenses. If you choose more than one of these Vision Care Services, we will pay Benefits for only one Vision Care Service. Fitting and evaluation limited to once every 12 months. Limited to a 12 month supply. Find a complete list of covered contacts at myuhevision.com .	\$25 co-pay. A deductible does not apply.	50% co-insurance, after the medical deductible has been met.
Low Vision Care Services Limited to once every 24 months.	You pay nothing for Low Vision Testing. A deductible does not apply. 25% co-insurance for Low Vision Therapy. A deductible does not apply.	25% co-insurance for Low Vision Testing, after the medical deductible has been met. 25% co-insurance for Low Vision Therapy, after the medical deductible has been met.

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Infertility Treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

For Internal Use only:

NCWAB35BQNC20

Item# Rev. Date

430-12117 1019_rev02

Base/Value POST/Sep/Emb/45642/2018

UnitedHealthcare Insurance Company does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator, United HealthCare Civil Rights Grievance, P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

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ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (**Khmer**) ស្រវឹងនិយាយភាសាដើមឥតគិតថ្លៃ គឺមានស្តាប់អ្នក។ សមនូវសព្វទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអត្តសញ្ញាណប័ណ្ណរបស់អ្នក។

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OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.



Benefit Summary

Outpatient Prescription Drug Products

North Carolina Plan B20

Standard Drugs: 25/50/125/200 Specialty Drugs: 25/250/350/500

Your Co-payment and/or Co-insurance is determined by the tier to which the Prescription Drug List (PDL) Management Committee has assigned the Prescription Drug Product. All Prescription Drug Products on the Prescription Drug List are assigned to Tier 1, Tier 2, Tier 3 or Tier 4. Find individualized information on your benefit coverage, determine tier status, check the status of claims and search for network pharmacies by logging into your account on myuhc.com[®] or calling the Customer Care number on your ID card.

Annual Drug Deductible - Network and Out-of-Network

Individual Deductible	No Deductible
Family Deductible	No Deductible

Out-of-Pocket Drug Limit - Network

Individual Out-of-Pocket Limit	See the Medical Benefit Summary for the total Individual Out-of-Pocket Limit that applies.
Family Out-of-Pocket Limit	See the Medical Benefit Summary for the total Family Out-of-Pocket Limit that applies.

Out-of-Pocket Limit does not apply to Out-of-Network Charges, Ancillary Charges and Coupons.

This summary of Benefits is intended only to highlight your Benefits for Outpatient Prescription Drug Products and should not be relied upon to determine coverage. Your plan may not cover all of your Outpatient Prescription Drug expenses. Please refer to your Outpatient Prescription Drug Rider and Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Outpatient Prescription Drug Rider or the Certificate of Coverage, the Outpatient Prescription Drug Rider and Certificate of Coverage shall prevail.

UnitedHealthcare Insurance Company

Tier Level	Up to 31-day supply			Up to 90-day supply
	Retail Network Pharmacy or Preferred Specialty Network Pharmacy	Retail Non-Preferred Specialty Network Pharmacy	Retail Out-of-Network Pharmacy	*Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy**
Tier 1 Prescription Drug Products	\$25	Not Applicable	\$25	\$62.50
Tier 1 Specialty Prescription Drug Products	\$25	\$50	\$25	Not Covered***
Tier 2 Prescription Drug Products	\$50	Not Applicable	\$50	\$125
Tier 2 Specialty Prescription Drug Products	\$250	\$500	\$250	Not Covered***
Tier 3 Prescription Drug Products	\$125	Not Applicable	\$125	\$312.50
Tier 3 Specialty Prescription Drug Products	\$350	\$700	\$350	Not Covered***
Tier 4 Prescription Drug Products	\$200	Not Applicable	\$200	\$500
Tier 4 Specialty Prescription Drug Products	\$500	\$1000	\$500	Not Covered***

Benefit Plan Co-payment/Co-insurance - The amount you pay for Prescription Drug Products.

* Only certain Prescription Drug Products are available through mail order; please visit myuhc.com[®] or call Customer Care at the telephone number on the back of your ID card for more information. If you choose to opt out of Mail Order Network Pharmacy but do not inform us, you will be subject to the Out-of-Network Benefit for that Prescription Drug Product after the allowed number of fills at the Retail Network Pharmacy.

** You will be charged a retail Co-payment and/or Co-insurance for 31 days or 2 times for 60 days based on the number of days supply dispensed for any Prescription Order or Refills sent to the mail order pharmacy. To maximize your Benefit, ask your Physician to write your Prescription Order or Refill for a 90-day supply, with refills when appropriate, rather than a 30-day supply with three refills.

For Specialty Drugs from a Non-Preferred Pharmacy, you will be required to pay 2 times the Preferred Specialty Network Pharmacy Co-payment and/or 2 times the Preferred Specialty Network Pharmacy Co-insurance (up to 50% of the Prescription Drug Charge) based on the applicable Tier.

*** Maximum Network Coverage for Specialty Prescription Drug Products dispensed through Designated Pharmacy. See Designated Pharmacies section of your Outpatient Prescription Drug Rider.

An Ancillary Charge may apply when a covered Prescription Drug Product is dispensed at your or the provider's request and there is another drug that is Chemically Equivalent. When you choose the higher cost drug of the two, you will pay the difference between the higher cost drug and the lower cost drug in addition to your Co-payment and/or Co-insurance that applies to the lower cost drug. The Ancillary Charge may not apply to any Out of Pocket Limit.

Other Important Information about your Outpatient Prescription Drug Benefits

The amounts you are required to pay is based on the Prescription Drug Charge for Network Benefits and the Out-of-Network Reimbursement Rate for out-of-Network Benefits. For out-of-Network Benefits, you are responsible for the difference between the Out-of-Network Reimbursement Rate and the out-of-Network Pharmacy's Usual and Customary Charge. We will not reimburse you for any non-covered drug product.

For Prescription Drug Products at a retail Network Pharmacy, you are responsible for paying the lowest of the applicable Co-payment and/or Co-insurance, the Network Pharmacy's Usual and Customary Charge for the Prescription Drug Product or the Prescription Drug Charge for that Prescription Drug Product. For Prescription Drug Products from a mail order Network Pharmacy, you are responsible for paying the lower of the applicable Co-payment and/or Co-insurance or the Prescription Drug Charge for that Prescription Drug Product. See the Co-payments and/or Co-insurance stated in the Benefit Information table for amounts.

For a single Co-payment and/or Co-insurance, you may receive a Prescription Drug Product up to the stated supply limit. Some products are subject to additional supply limits based on criteria that we have developed. Supply limits are subject, from time to time, to our review and change.

Specialty Prescription Drug Products supply limits are as written by the provider, up to a consecutive 31-day supply of the Specialty Prescription Drug Product, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits, or as allowed under the Smart Fill Program. Supply limits apply to Specialty Prescription Drug Products obtained at a Preferred Specialty Network Pharmacy, a Non-Preferred Specialty Network Pharmacy, an out-of-Network Pharmacy, a mail order Network Pharmacy or a Designated Pharmacy.

Certain Prescription Drug Products for which Benefits are described under the Prescription Drug Rider are subject to step therapy requirements. In order to receive Benefits for such Prescription Drug Products you must use a different Prescription Drug Product(s) first. You may find out whether a Prescription Drug Product is subject to step therapy requirements by contacting us at myuhc.com[®] or the telephone number on your ID card.

Before certain Prescription Drug Products are dispensed to you, your Physician, your pharmacist or you are required to obtain prior authorization from us or our designee to determine whether the Prescription Drug Product is in accordance with our approved guidelines and it meets the definition of a Covered Health Care Service and is not an Experimental or Investigational or Unproven Service. We may also require you to obtain prior authorization from us or our designee so we can determine whether the Prescription Drug Product, in accordance with our approved guidelines, was prescribed by a Specialist.

If you require certain Prescription Drug Products including, but not limited to, Specialty Prescription Drug Products, we may direct you to a Designated Pharmacy with whom we have an arrangement to provide those Prescription Drug Products. If you choose not to obtain your Prescription Drug Product from the Designated Pharmacy, you may opt-out of the Designated Pharmacy program by contacting us at myuhc.com[®] or the telephone number on your ID card. If you want to opt-out of the program and fill your Prescription Drug Product at a non-Designated Pharmacy but do not inform us, you will be responsible for the entire cost of the Prescription Drug Product and no Benefits will be paid. If you are directed to a Designated Pharmacy and you have informed us of your decision not to obtain your Prescription Drug Product from a Designated Pharmacy, you may be subject to the Out-of-Network Benefit for that Prescription Drug Product. For a Specialty Prescription Drug Product, if you choose to obtain your Specialty Prescription Drug Product at a Non-Preferred Specialty Network Pharmacy, you may be subject to the Non-Preferred Specialty Network Co-payment and/or Co-insurance.

You may be required to fill the first Prescription Drug Product order and obtain 2 refills through a retail pharmacy before using a mail order Network Pharmacy.

If you require certain Maintenance Medications, we may direct you to the Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy to obtain those Maintenance Medications. If you choose not to obtain your Maintenance Medications from the Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy, you may opt-out of the Maintenance Medication Program by contacting us at myuhc.com[®] or the telephone number on your ID card. If you choose to opt out when directed to a Mail Order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy but do not inform us, you will be subject to the out-of-Network Benefit for that Prescription Drug Product after the allowed number of fills at Retail Network Pharmacy.

Certain PPACA Zero Cost Share Preventive Care Medications that are obtained at a Network Pharmacy with a Prescription Order or Refill from a Physician are payable at 100% of the Prescription Drug Charge (without application of any Co-payment, Co-insurance, Annual Deductible, or Annual Drug Deductible) as required by applicable law. You may find out if a drug is a PPACA Zero Cost Share Preventive Care Medication by contacting us at myuhc.com[®] or the telephone number on your ID card.

Benefits are provided for certain Prescription Drug Products dispensed by a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy. The Outpatient Prescription Drug Schedule of Benefits will tell you how mail order Network Pharmacy and Preferred 90 Day Retail Network Pharmacy supply limits apply. Please contact us at myuhc.com[®] or the telephone number on your ID card to find out if Benefits are provided for your Prescription Drug Product and for information on how to obtain your Prescription Drug Product through a mail order Network Pharmacy or Preferred 90 Day Retail Network Pharmacy.

PHARMACY EXCLUSIONS

The following exclusions apply. In addition see your Pharmacy Rider and SBN for additional exclusions and limitations that may apply.

Exclusions

- A Prescription Drug Product that contains (an) active ingredient(s) available in and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- A Prescription Drug Product that contains (an) active ingredient(s) which is (are) a modified version of and Therapeutically Equivalent to another covered Prescription Drug Product. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Certain Prescription Drug Products for which there are Therapeutically Equivalent alternatives available, unless otherwise required by law or approved by us. Such determinations may be made up to six times during a calendar year, and we may decide at any time to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Experimental or Investigational or Unproven Services and medications; medications used for experimental treatments for specific diseases and/or dosage regimens determined by us to be experimental, investigational or unproven. This exclusion does not apply to any drug on the basis that the drug has been prescribed for the treatment of a type of cancer for which the drug has not been approved by the federal Food and Drug Administration. The drug, however, must be approved by the FDA and must have been proven effective and accepted for the treatment of the specific type of cancer for which the drug has been prescribed in any one of the following established reference compendia: the National Comprehensive Cancer Network Drugs & Biologics Compendium; the Thomson Micromedex DrugDex; the Elsevier Gold Standard's Clinical Pharmacology; or any other authoritative compendia as recognized periodically by the United States Secretary of Health and Human Services. Drugs that are the subject of an ongoing clinical trial and meet the definition of a Phase I, II or III trial included under Covered Clinical Trials in the COC under Section 9 of Defined Terms.
- Any product dispensed for the purpose of appetite suppression or weight loss.
- Medications used for cosmetic purposes.
- Certain Prescription Drug Products for tobacco cessation that exceed the minimum number of drugs required to be covered under the Patient Protection and Affordable Care Act (PPACA) in order to comply with essential health benefits requirements.
- Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed, unless we have designated the over-the-counter medication as eligible for coverage as if it were a Prescription Drug Product and it is obtained with a Prescription Order or Refill from a Physician. Prescription Drug Products that are available in over-the-counter form or made up of components that are available in over-the-counter form or equivalent. Certain Prescription Drug Products that we have determined are Therapeutically Equivalent to an over-the-countime to reinstate Benefits for a Prescription Drug Product that was previously excluded under this provision.
- Any product for which the primary use is a source of nutrition, nutritional supplements, or dietary management of disease, and prescription medical food products even when used for the treatment of Sickness or Injury, except as required by state mandate.

NCWPMAAB2020

Item# Rev. Date

430-12207 1019_rev02

Standard/Sep/Advantage w/ SMCS Drugs/45662/2018

UnitedHealthcare Insurance Company does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator, United HealthCare Civil Rights Grievance, P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

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