

Benefit Summary

Choice Plus HSA Bronze 6500 Illinois - Choice Plus HSA w/Motion - Plan BHO2

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 Choice Plus Plan with an HSA?

Get network freedom and an HSA.

A network is a group of health care providers and facilities that have a contract with UnitedHealthcare. You can receive care and services from anyone in or out of our network, but you save money when you use the network. You can save money when you use the health savings account (HSA) and the network.

- > 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.
- > You can open a health savings account (HSA). An HSA is a personal bank account to help you save and pay for your health care, and help you save on taxes.

Not enrolled yet? Learn more about this plan and search for network doctors or hospitals at **welcometouhc.com/choiceplushsa** or call **1-866-873-3903**, TTY **711**, 8 a.m. to 8 p.m. local time, Monday through Friday.

are not covered, those which are excluded or limited, and other terms and conditions of coverage.

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.

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)

You have no co-payment. \$6,500 You have no co-insurance.

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

UnitedHealthcare Insurance Company of Illinois

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

deductible.

Annual Deductible - Combined Medical and Pharmacy

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.

> 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.

Medical Deductible - Individual \$6,500 per year \$10,000 per year

Medical Deductible - Family \$13,000 per year \$30,000 per year

Dental - Pediatric Services Deductible - Included in your medical deductible. Included in your medical

Individual

auai

Dental - Pediatric Services Deductible - Included in your medical deductible. Included in your medical

Family deductible.

Out-of-Pocket Limit - Combined Medical and Pharmacy

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.

- > Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit
- > 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.

Out-of-Pocket Limit - Individual \$6,500 per year \$20,000 per year

Out-of-Pocket Limit - Family \$13,000 per year \$60,000 per year

What is co-insurance?

Co-insurance is the amount you pay each time you receive certain Covered Health Care Services calculated as a percentage of the Allowed Amount (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.

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:	You pay nothing, after the medical deductible has been met.	You pay nothing, after the network medical deductible has been met.
Non-Emergency Ambulance:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
	Prior Authorization is required for Non-Emergency Ambulance.	Prior Authorization is required for Non-Emergency Ambulance.
Amino Acid-Based Elemental Formulas		
	You pay nothing, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.	30% co-insurance, after the medical deductible has been met or as stated under the Outpatient Prescription Drug Schedule of Benefits.
		Prior Authorization is required for certain services.
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 provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Clinical Trials		
	The amount you pay is based on wher provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Congenital Heart Disease (CHD) Surgeries		
Panafits will be the same as stated under Hospital Innations Stay		

Benefits will be the same as stated under Hospital - Inpatient Stay.

Prior Authorization is required.

Dental - Pediatric Services (Benefits covered up to age 19)

Benefits provided by the National Options PPO 20 Network (PPO-MAC).

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental - Pediatric Preventive Serv	ices	
Dental Prophylaxis (Cleanings) Limited to two times every 12 months.	You pay nothing, after the medical deductible has been met.	You pay nothing, 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.	You pay nothing, 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.	You pay nothing, after the medical deductible has been met.
Space Maintainers (Spacers)	You pay nothing, after the medical deductible has been met.	You pay nothing, after the medical deductible has been met.
Dental - Pediatric Diagnostic Serv	rices	
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.	You pay nothing, 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.	You pay nothing, after the medical deductible has been met.

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

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Dental - Pediatric Medically Neces	sary 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.	50% co-insurance, after the medical deductible has been met.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required for orthodontic treatment.	Prior Authorization is required for orthodontic treatment.
Dental Services - Accident Only		
	You pay nothing, after the medical deductible has been met.	You pay nothing, after the network medical deductible has been met.
Dental Services - Anesthesia and	Facility	
	The amount you pay is based on where provided.	the covered health care service is
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Diabetes Services		
Diabetes Self-Management and Training/Diabetic Eye Exams/Foot Care:	The amount you pay is based on where provided.	the covered health care service is
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 Schedule of Benefits.	
		Prior Authorization is required for DME that costs more than \$1,000.
Durable Medical Equipment (DME), Orthotics and Supplies	
	You pay nothing, after the medical deductible has been met.	30% 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	
	You pay nothing, after the medical deductible has been met.	You pay nothing, after the network medical deductible has been met.
		Notification is required if confined in an Out-of-Network Hospital.
Examination and Treatment for Se	exual Assault	
	You pay nothing. A deductible does not apply.	You pay nothing. A deductible does not apply.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Gender Dysphoria		
	The amount you pay is based on when provided and in the Outpatient Prescr	
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Habilitative Services		
Inpatient:	The amount you pay is based on when provided.	re the covered health care service is
Outpatient: Outpatient therapies are limited per year as follows: 30 visits of post-cochlear implant aural therapy.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medica deductible has been met.
20 visits of cognitive therapy. 25 Manipulative Treatments.		
Therapy limits do not apply to children with Autism Spectrum Disorders.		
		Prior Authorization is required for certain Inpatient services.
Hearing Aids		
Limited to two hearing aids every 36 months. Replacement of a hearing aid would apply to this limit in the same manner as a purchase.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medica deductible has been met.
Home Health Care		
To receive Network Benefits for the administration of intravenous infusion, you must receive services from a provider we identify.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medica deductible has been met.
		Prior Authorization is required.
Hospice Care		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medica deductible has been met.
		Prior Authorization is required for Inpatient Stay.
Hospital - Inpatient Stay		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medica deductible has been met.
		Prior Authorization is required.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Infertility Services		
Benefits for Assisted Reproductive Technology (ART) are limited to four oocyte retrievals per plan year; however, if a retrieval is followed by a live birth, two additional oocyte retrievals will be covered. Following the final oocyte retrieval, Benefits will be provided for one subsequent procedure to transfer the oocytes or sperm to the Covered Person.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
	Prior Authorization is required.	Prior Authorization is required.
Lab, X-Ray and Diagnostic - Outp	atient	
Lab Testing - Outpatient: Limited to 18 Presumptive Drug Tests per year. Limited to 18 Definitive Drug Tests per year.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
X-Ray and Other Diagnostic Testing - Outpatient:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for Genetic Testing, sleep studies, stress echocardiography and transthoracic echocardiogram services.
Major Diagnostic and Imaging - O	utpatient	
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Mental Health Care and Substanc	e Use Disorders Services	
Inpatient:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Outpatient:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Partial Hospitalization/Intensive Outpatient Treatment:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain Inpatient, Outpatient and Partial Hospitalization/Intensive Outpatient Treatment services.
Naprapathic Services		
Limited to 15 visits per year.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
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.	50% co-insurance, after the medical deductible has been met.
	Prior Authorization is required.	Prior Authorization is required.
Oral Surgery		
	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required for certain services.	Prior Authorization is required for certain services.
Ostomy Supplies		
Limited to \$2,500 per year.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Pharmaceutical Products - Outpa	tient	
This includes medications given at a doctor's office, or in a Covered Person's home.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Physician Fees for Surgical and Medical Services		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Physician's Office Services - Sick	ness and Injury	
	You pay nothing for a primary care physician office visit, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
	You pay nothing for a specialist office visit, 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 Your cost if you use **Network Benefits Out-of-Network Benefits** Pregnancy - Maternity Services **Note:** We will waive the Annual 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 Deductible or Co-payment on the newborn's fees during the time the child whose length of stay in the Hospital is the same as the mother's length mother and baby are in the Hospital of stay. together. This waiver applies to the baby's eligible inpatient claims including, but not limited to, Physician fees and facility fees. However, if baby stays longer than the mother, the baby's Annual Deductible will apply upon mother's discharge from the Hospital. If the baby's birth mother is not covered under the policy, the baby's Annual Deductible is not waived. 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. **Prescription Drug Benefits** Prescription drug benefits are shown in the Prescription Drug benefit summary. **Preventive Care Services** You pay nothing. A deductible does 30% co-insurance, after the medical Physician Office Services, Lab, X-Ray or other preventive tests. not apply. deductible has been met. 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. Private Duty Nursing You pay nothing, after the medical 30% co-insurance, after the medical deductible has been met. deductible has been met. Prior Authorization is required. **Prosthetic Devices** You pay nothing, after the medical 30% co-insurance, after the medical deductible has been met. deductible has been met. Prior Authorization is required for Prosthetic Devices that costs more than \$1,000. Reconstructive Procedures

Page 11 of 16

provided.

The amount you pay is based on where the covered health care service is

Prior Authorization is required.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Rehabilitation Services - Outpatie	nt Therapy and Manipulative Trea	tment
Limited per year as follows:	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
30 visits of post-cochlear implant aural therapy.		
20 visits of cognitive rehabilitation therapy.		
25 Manipulative Treatments.		
Therapy limits do not apply to children with Autism Spectrum Disorders.		
Scopic Procedures - Outpatient D	iagnostic and Therapeutic	
Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Skilled Nursing Facility / Inpatient	Rehabilitation Facility Services	
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required.
Surgery - Outpatient		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain services.
Telehealth Services		
	The amount you pay is based on where provided.	e the covered health care service is
Temporomandibular Joint (TMJ) a	ınd Craniomandibular Disorder (C	MD) Services
	The amount you pay is based on where provided.	e the covered health care service is
		Prior Authorization is required for Inpatient Stay.
Therapeutic Treatments - Outpation	ent	
Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
		Prior Authorization is required for certain services.

groups.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Transplantation Services		
Network Benefits must be received from a Designated Provider.	The amount you pay is based on where provided.	e the covered health care service is
	Prior Authorization is required.	Prior Authorization is required.
Urgent Care Center Services		
	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Additional co-pays, deductible, or co-in For example, surgery and lab work.	surance may apply when you receive oth	er services at the urgent care facility.
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	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.

Covered Health Care Services	Your cost if you use Network Benefits	Your cost if you use Out-of-Network Benefits
Vision - Pediatric Services (Benef	its covered up to age 19)	
Find a listing of Spectera Eyecare Netwo	ork Vision Care Providers at myuhcvisi	on.com.
Routine Vision Exam 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 Lenses Limited to once every 12 months.	You pay nothing, after the medical deductible has been met.	30% 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, after the medical deductible has been met.	You pay nothing, after the medical deductible has been met.
Eyeglass Frames Limited to once every 12 months.		
Eyeglass frames with a retail cost up to \$130.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost between \$130 - 160.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost between \$160 - 200.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost between \$200 - 250.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Eyeglass frames with a retail cost greater than \$250.	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
Contact Lenses/Necessary Contact Lenses	You pay nothing, after the medical deductible has been met.	30% co-insurance, after the medical deductible has been met.
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 myuhcvision.com.		

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)
- 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:

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Base/Value HSA/Comb/Emb/46009/2018

UnitedHealthcare Insurance Company of Illinois 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

We provide free services to help you communicate with us. Such as, letters in others languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you.

Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥 打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trọ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용 하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문 의하십시오.

PAALALA: Kung nagsasalita ka ng **Tagalog** (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русском (Russian). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تتبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال على رقم الهاتف المجاني المرجود على معرّف العضوية.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefîsye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala **português** (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項:日本語(Japanese)を話される場合、無料の言語支援サービス をご利用いただけます。健康保険証に記載されているフリーダイヤルに お電話ください。

توجه: اگر زبان شما **فارسی (Farsi)** است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده نماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយ**ភាសាខ្មែរ** _(Khmer)សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតគិតថ្លៃ ដែលមាននៅលើអគ្គសញ្ញាណប័ណ្ណរបស់អ្នក។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí ninaaltsoos nitl'izí bee nééhozinígíí bine'déé t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

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.