Coverage Period: 01/01/2019 – 12/31/2019 Coverage for: Individual + Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact www.caresource.com/marketplace or call 1-855-202-0622. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.caresource.com/marketplace or call 1-855-202-0622 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$600 individual/\$1,200 family per benefit year	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$800 individual/ \$1,600 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.caresource.com/marketplace or call 1-855-202-0622 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . Services provided by <u>out-of-network providers</u> will not be covered by this <u>plan</u> except in certain limited circumstances (such as emergency care)*. Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622. ADV-SBC-WV001(2019)BLP-Silver 3



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*	
	Primary care visit to treat an injury or illness	\$5 copay	Not covered	None	
If you visit a health care provider's office	<u>Specialist</u> visit	\$25 copay	Not covered	Plan covers 100% of allowed amount in excess of the copayment. Copayment waived when the only charge is for allergy injections/serum. If you receive services in addition to office visits, additional copayments, deductibles, or coinsurance may apply.	
or clinic	Other practitioner office visit Nurse practitioner/retail clinic Chiropractor		Not covered	None Manipulation therapy - 30 visits per benefit year**	
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$50 copay after deductible Lab: 5% coinsurance after deductible	Not covered	May require prior authorization  May require prior authorization	
	Imaging (CT/PET scans, MRIs)	\$100 copay after deductible	Not covered	May require prior authorization	
If you need drugs to treat your illness or	Preventive drugs	Retail: No charge Mail-Order: No charge	Not covered	Retail: Up to a 30-day supply Mail-Order: Up to a 90-day supply	
condition More information about prescription drug	Generic drugs	Retail: \$5 copay Mail-Order: \$12.50 copay	Not covered	Certain drugs may require a prior authorization.	
coverage is available at www.caresource.com/marketplace	Preferred brand drugs	Retail: \$20 copay Mail-Order: \$50 copay	Not covered	You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

<sup>\*\*</sup> In addition to any visits covered under chronic pain treatment benefit.

Common	Services You May Need	What You Will Pay Network Provider Out-of-Network Provider		Limitations, Exceptions, & Other Important	
Medical Event	Services fou iviay iveeu	(You will pay the least)	(You will pay the most)	Information*	
	Non-preferred brand drugs	Retail: 5% coinsurance after deductible Mail-Order: 5% coinsurance after deductible	Not covered	Retail: Up to a 30-day supply Mail-Order: Up to a 90-day supply	
	Specialty drugs	Retail: 5% coinsurance after deductible Mail-Order: 5% coinsurance after deductible	Not covered	Certain drugs may require a prior authorization.  You may be required to use a lower cost	
	Specialty drugs non-preferred	Retail: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	drug(s) prior to benefits under your policy being available for certain prescribed drugs.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	5% coinsurance after deductible	Not covered	May require prior authorization	
surgery	Physician/surgeon fees	5% coinsurance after deductible	Not covered	None	
	Emergency room care	\$200 copay after deductible	\$200 copay after deductible	<u>Copayment</u> waived if you are admitted to the hospital directly from the Emergency Department.	
If you need immediate medical attention	Emergency medical transportation	5% coinsurance after deductible	5% coinsurance after deductible	Ambulance transports must be made to the closest local facility that can provide you with covered services appropriate for your medical condition.	
	<u>Urgent care</u>	\$75 copay	\$75 copay	If you receive services in addition to <u>urgent</u> <u>care</u> , additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.	
If you have a hospital	Facility fee (e.g., hospital room)	\$200 copay after deductible	Not covered	Prior authorization required	
stay	Physician/surgeon fees	\$200 copay after deductible	Not covered	None	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622. ADV-SBC-WV001(2019)BLP-Silver 3

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$5 copay for office visits and 5% coinsurance after deductible for other outpatient services	Not covered	Prior authorization may be required for all inpatient stays, residential treatment programs, partial hospitalization programs and intensive	
abuse services	Inpatient services	\$200 copay after deductible	Not covered	outpatient services.	
	Office visits	\$25 copay	Not covered	Copayment covers initial physician visit and all	
If you are pregnant	Childbirth/delivery professional services	\$200 copay after deductible	Not covered	subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional copayments, deductibles, or coinsurance may apply depending on services rendered in addition to the Global Maternity Fee.  Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
	Childbirth/delivery facility services	\$200 copay after deductible	Not covered	Your cost for inpatient services only. See above for physician delivery charges.	
If you need help recovering or have	Home health care	5% coinsurance after deductible	Not covered	100 visits per benefit year. A visit equals at least 4 hours.	
other special health	Chronic pain treatment	\$5 copay	Not covered	20 combined visits per event	
needs	Rehabilitation services Physical therapy Occupational therapy Speech therapy Cardiac rehabilitation Chiropractic services	\$5 copay \$5 copay 5% coinsurance after deductible 5% coinsurance after deductible 5% coinsurance after deductible	Not covered	30 visits per benefit year** 30 visits per benefit year** 30 visits per benefit year 36 visits per benefit year  Manipulation therapy - 30 visits per benefit year**	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.
\*\* In addition to any visits covered under chronic pain treatment benefit.

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Habilitation services Physical therapy Occupational therapy Speech therapy	\$5 copay \$5 copay 5% coinsurance after deductible	Not covered	30 visits per benefit year** 30 visits per benefit year** 30 visits per benefit year
	Skilled nursing care	\$100 copay after deductible	Not covered	Any combination of benefits for skilled nursing facility/inpatient rehabilitation services is limited to 90 days per calendar year.
	Private duty nursing	5% coinsurance after deductible	Not covered	35 visits per benefit year. A visit equals 8 hours or less.
	Durable medical equipment	5% coinsurance after deductible	Not covered	May require prior authorization
	HOSDICA SARVICAS	5% coinsurance after deductible	Not covered	Prior authorization is required for inpatient, respite or continuous care levels of care.
	Children's eye exam	No charge	Not covered	1 routine eye exam per benefit year
If your child needs dental or eye care	Low vision exam	5% coinsurance after deductible	Not covered	May require prior authorization
	Children's glasses	No charge	Not covered	Limited to one pair of glasses or a 12-month supply of contact lenses per benefit year
	Children's dental check-up	5% coinsurance after deductible	Not covered	2 dental check-ups per benefit year

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.
\*\* In addition to any visits covered under chronic pain treatment benefit.

#### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care

Infertility treatment

Private duty nursing

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-888-879-9842. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the West Virginia Department of Insurance: 1-888-879-9842.

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

## Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-202-0622.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-202-0622.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-202-0622.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-202-0622.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-------

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622. **6 of 7** ADV-SBC-WV001(2019)BLP-Silver 3 WV-EXCM-0562

### **About these Coverage Examples:**



Total Example Cost

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
■ <u>Specialist</u> <u>copayment</u>	\$25
Hospital (facility) <u>copayment</u>	\$200
Other <i>coinsurance</i>	5%

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	Ψ · Ξ / Θ · Θ
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$600
Copayments	\$39
Coinsurance	\$161
What isn't covered	
Limits or exclusions	\$60

# Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
Specialist copayment	\$25
Hospital (facility) copayment	\$200
Other <i>coinsurance</i>	5%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)

Prescription drugs

**Total Example Cost** 

\$12,840

\$860

Durable medical equipment (glucose meter)

In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$567	
Copayments	\$203	
Coinsurance	\$30	
What isn't covered		
Limits or exclusions	\$55	
The total Joe would pay is	\$855	

# Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
■ Specialist copayment	\$25
■ Hospital (facility) <i>copayment</i>	\$200
Other <i>coinsurance</i>	5%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$7,460

Durable medical equipment *(crutches)*Rehabilitation services *(physical therapy)* 

Total Example Cost	\$2,010

## In this example, Mia would pay:

Cost Sharing		
Deductibles	\$600	
Copayments	\$131	
Coinsurance	\$69	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$800	

The total Peg would pay is



This Notice has Important Information. This notice has important information about your application or coverage through CareSource. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-855-202-0622 TTY:711.

#### **ARABIC**

يحتوي هذا الإشعار على معلومات مهمة. يحتوي هذا الإشعار على معلومات مهمة بخصوص طلبك أو التغطية التي تحصل عليها من خلال CareSource. ابحث عن التواريخ المهمة في هذا الإشعار. قد تحتاج إلى اتخاذ إجراء معين قبل حلول أحد التواريخ للحفاظ على التغطية الصحية التي تحصل عليها أو للحصول على مساعدة بشأن التكاليف. يحق لك الحصول على مساعدة ومعلومات مجانًا وباللغة التي تتحدث بها. اتصل على .711.711 2-062-208-1

AMHARIC ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል። ይህ ማስታወቂያ ስለ ማመልክቻዎ ወይም የ CareSource ሽፋን አስፈላጊ መረጃ አለው። በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀናችን ፌልጉ። የጤናን ሽፋንዎን ለመጠበቅና በአከፋፈል እርዳታ ለማግኘት በተውሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል። ይህን መረጃ እንዲያገኙ እና ያለምንም ክፍያ በቋንቋዎ እርዳታ አንዲያገኙ መብት አለዎት። 1-855-202-0622 TTY:7II ይደውሉ።

BURMESE ဤအသိပေးစာတွင် အရေးကြီးသော အချက်အလက်များ ပါဝင်ပါသည်။ ဤအသိပေးစာတွင် သင့်လျှောက်ထားမှု သို့မဟုတ် CareSource အတွင်း အကျုံးဝင်မှုအကြောင်း အရေးကြီးသော အချက်အလက်များ ပါဝင်ပါသည်။ ဤအသိပေးစာတွင်း အရေးကြီးသော ရက်စွဲများကို ရှာထားပါ။ သင့်ကျန်းမာရေး အကျုံးဝင်မှုအား ဆက်လက်ထားရှိထားရန် သို့မဟုတ် ကုန်ကျစရိတ်များနှင့် ပတ်သက်ပြီး အကူအညီရရှိရန် အချို့သော နောက်ဆုံးရက် သတ်မှတ်ချက်များဖြင့် ဆောင်ရွက်မှုပြုရန် လိုအပ်နိုင်ပါသည်။ သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ 1-855-202-0622 TTY:711 ဤတွင် နံပါတ်ဖြည့်သွင်းပါ] သို့ ခေါ် ဆိုပါ။

CHINESE 此通知包含重要信息。 此通知包含关于您的申请以及 CareSource 医疗保险覆盖范围的重要信息。 请仔细查看本通知中的关键日期。 您可能需要在某些标注的截止日期前采取行动,以确保您的健康保险有效或者付费项目获得帮助。您有权免费获得以您的语言提供的此信息和帮助。 请致电 1-855-202-0622 TTY:711。

CUSHITE – OROMO Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa CareSource tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti raawwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa1-855-202-0622 TTY:711 tii bilbilaa.

**DUTCH** Deze kennisgeving bevat belangrijke informatie. Deze kennisgeving bevat belangrijke informatie over uw aanvraag of dekking via CareSource. Let op belangrijke data in deze kennisgeving. Het kan nodig zijn om actie te ondernemen vóór bepaalde deadlines om uw gezondheidszorgdekking of hulp met de kosten te behouden. U hebt het recht om deze informatie en hulp kosteloos te ontvangen in uw taal. Bel 1-855-202-0622 TTY:711.

FRENCH (CANADA) Cet avis contient des renseignements importants. Cet avis contient des renseignements importants sur votre demande d'assurance auprès de CareSource ou la couverture obtenue par l'intermédiaire de CareSource. Prenez connaissance des dates clés mentionnées dans le présent avis. Assurez-vous de respecter les délais indiqués pour conserver votre protection et contribuer à réduire les coûts. Vous avez le droit d'obtenir gratuitement ces renseignements et du soutien dans votre langue. Téléphonez au 1-855-202-0622 TTY:711.

**GERMAN** Dieser Hinweis enthält wichtige Information. Dieser Hinweis enthält wichtige Information über Ihren Antrag oder Ihren Schutz durch CareSource. Ächten Sie auf Schlüsseltermine in diesem Hinweis. Sie müssen eventuell innerhalb von bestimmten Fristen Maßnahmen ergreifen, um Ihre Gesundheitsversorgung aufrecht zu erhalten oder Hilfe mit den Kosten zu bekommen. Sie haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache diese Hilfe und Information zu bekommen. Rufen Sie die Nummer 1-855-202-0622 TTY:711an.

GUJARATI આ સૂર્ન મ i અગ>ની મ હહતી છે. આ સૂર્ન મ i તમ રી અરજી અથિ CareSource દ્વ રે સાંકળ િની અગ>ની મ હહતી છે. આ સૂર્ન મ iની ખ સ ત રીખો જ ઓ. તમે તમારા આરોગ્યે ક્વરેજ રાખવા અથવા ખર્ચ સાથે મદદ કરવી માટે અમુક રોક્કસ મૃદ્રતો દ્વારા પગલાાં લેવાની જરૂર છે. તમને આ મ હહતી અને મદદ તમ રી ભ ષ મ i વિને મૂલ્લે મોળિ નો અવિક ર છે. આ 1-855-202-0622 TTY:711સાંપક્ય કરો.

HINDI इस नोटिस में महत्वपूर्ण सूचना है। इस नोटिस में आपके आवेदन या CareSource के माध्यम से आपके कवरेज के बारे में महत्वपूर्ण जानकारी है। इस नीटिस में मुख्य तारिखों को देखें। आपको लागत सहित अपने हैल्थ कवरेज या सहायता को बनाए रखने के लिए विभिन्न समयसीमाओं में कार्रवाई करने की जरूरत हो सकती है। आपके पास बगैर किसी लागत के अपनी भाषा में यह जानकारी और सहायता प्राप्त करने का अधिकार है। कॉल करें, 1-855-202-0622 TTY:711.

ITALIAN Questa comunicazione contiene informazioni importanti. Questa comunicazione contiene informazioni importanti circa la sua iscrizione o copertura tramite CareSource. Cerchi le date principali in questa comunicazione. Potrebbe dover intraprendere delle azioni entro certe scadenze per mantenere la Sua copertura sanitaria o per contribuire ai costi. Ha il diritto di avere queste informazioni e supporto nella Sua lingua, senza alcun costo. Chiami il 1-855-202-0622 TTY:711.

JAPANESE この通知には重要な情報が含まれています。この通知には、CareSource の申請または補償範囲に関する重要な情報が含まれています。この通知に記載されている重要な日付をご確認ください。健康保険や有料サポートを維持するには、特定の期日までに措置を講じていただく必要があります。ご希望の言語による情報とサポートが無料で提供されます。1-855-202-0622 TTY:711 にご連絡ください。

KOREAN 본 통지서는 중요한 정보를 담고 있습니다. CareSource 가입이나 혜택에 대한 중요한 정보가 안내되어 있습니다. 본 통지서에 나와 있는 주요 날짜들을 확인해 주십시오. 의료 혜택을 받거나 비용을 절약하시려면 특정 기한까지 조치를 취하셔야 할 수 있습니다. 원하는 언어로 별도 비용 없이 관련 정보와 안내를 받으실 수 있습니다. 다음 번호로 전화해 주십시오: 1-855-202-0622 TTY:711.

PENNSYLVANIA DUTCH Die Bekanntmaching gebt wichdichi Auskunft. Die Bekanntmaching gebt wichdichi Auskunft baut dei Application oder Coverage mit CareSource. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimmde Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix. 1-855-202-0622 TTY:711

**RUSSIAN** Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком, позвоните по номеру 1-855-202-0622 TTY:711.

**SPANISH** Este aviso incluye información importante. Este aviso incluye información importante sobre su solicitud o su cobertura de CareSource. Busque las fechas clave en este aviso. Es probable que deba realizar acciones dentro de determinado plazo para mantener su cobertura médica o recibir ayuda con los costos. Tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Llame al 1-855-202-0622 TTY:711.

**UKRAINIAN** Це Повідомлення містить важливу інформацію. Це повідомлення містить важливу інформацію про вашу заяву чи відшкодування через CareSource. Шукайте важливі дати у цьому повідомленні. Вам може знадобитися вжити заходів у певні терміни, щоб отримати медичне страхування чи допомогу з витратами. Ви маєте право на безкоштовне отримання цієї інформації та допомоги вашою мовою. Зателефонуйте за номером 1-855-202-0622 TTY:711.

VIETNAMESE Thông báo này có thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin hoặc bảo hiểm của bạn thông qua CareSource. Hãy xem những ngày quan trọng trong thông báo này. Bạn có thể cần phải hành động trước một số thời hạn nhất định để duy trì bảo hiểm sức khỏe của mình hay được trợ giúp có trả phí. Bạn có quyền được nhân thông tin này và được trợ giúp bằng ngôn ngữ của mình miền phí. Vui lòng gọi số 1-855-202-0622 TTY:711.

# Notice of Non-Discrimination



CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please contact CareSource at 1-855-202-0622 TTY: 711.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 1-844-539-1732, TTY: 711 Fax: 1-844-417-6254

<u>CivilRightsCoordinator@CareSource.com</u>

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

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