

## Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Sutter Health Plus: Gold MP87 Plus HMO

Coverage Period: Beginning on or after 01/01/2024 Coverage for: Small Group | Plan Type: HMO



## The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 Sutter Health Plus

at 1-855-315-5800 or visit <u>sutterhealthplus.org</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u> (copay), <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary of Health Coverage and Medical Terms. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-855-315-5800 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall<br><u>deductible</u> ?                                | <b>\$1,500</b> individual / <b>\$1,500</b> individual family member / <b>\$3,000</b> family for certain medical services per calendar 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<br>covered before you meet<br>your <u>deductible</u> ? | Yes. <u>Preventive care</u> and other<br>services as indicated in the chart<br>starting on page 2 are covered before<br>you meet your <u>deductible</u> .                                       | 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> (copay) or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> . |
| Are there other<br><u>deductibles</u> for specific<br>services?           | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u><br><u>limit</u> for this <u>plan</u> ?   | <b>\$5,000</b> individual / <b>\$5,000</b> individual family member / <b>\$10,000</b> family per calendar year.   | 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> ?                  | Premiums, health care this <u>plan</u> doesn't cover and <u>cost sharing</u> for infertility treatment, special footwear/orthotics and all optional benefits if elected by your employer group. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  |

| Will you pay less if you<br>use a <u>network provider</u> ? | Yes. See<br><u>www.sutterhealthplus.org/provider-</u><br><u>search</u> or call 1-855-315-5800 for a<br>list of <u>network providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> .<br>You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>billing</u> ). 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> ?  | Yes.  | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .  |

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

|   |  | What You Will Pay   |                               | Limitations, Exceptions & Other Important   |  |
|---|--|---|-------------------------------|---|--|
| Common Medical Event  | Services You May Need  | Participating Provider  | Non-Participating<br>Provider | Information   |  |
|   | Primary Care Physician<br>(PCP) Visit to treat an<br>injury or illness       | \$30 copay per visit  | Not covered                   | Includes Other Health Professional and Sutter<br>Walk-in Care visits. *See Definitions section in<br>EOC for list of Other Health Professionals.  |  |
| If you visit a health care<br><u>provider's</u> office or clinic  | <u>Specialist</u> Visit  | \$50 copay per visit  | Not covered                   | Prior authorization for some <u>referrals</u> to <u>specialists</u> is required. If it is not received, you may be responsible for paying all charges.  |  |
|   | <u>Preventive Care</u> /<br><u>Screening</u> /<br>Immunization               | No charge<br><u>Deductible</u> does not apply   | 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.   |  |
| lf you have a test  | <u>Diagnostic Test</u> (X-ray,<br>blood work)                                | Lab: \$30 copay per visit<br>X-ray: \$50 copay per procedure  | Not covered                   | Prior authorization for some diagnostic services is required. If it is not received, you may be responsible for paying all charges.   |  |
|   | Imaging (CT/PET scans,<br>MRIs)  | \$175 copay per procedure   | Not covered                   |   |  |
| If you need drugs to treat<br>your illness or condition<br>For information about<br>prescription drug coverage, | Tier 1 (Most generic<br>drugs and low-cost<br>preferred brand name<br>drugs) | Retail: \$15 copay per prescription<br>Mail Order: \$30 copay per<br>prescription<br><u>Deductible</u> does not apply | Not covered                   | Retail: covers up to a 30-day supply through a CVS Health <sup>®</sup> National Network pharmacy and covers up to a 100-day supply of maintenance drugs, at two times the retail copay, through the CVS Health Retail-90 Network. |  |

\* For more information about limitations and exceptions, see <u>plan</u> Evidence of Coverage (EOC) at <u>www.sutterhealthplus.org/about/plans-benefits</u> or call 1-855-315-5800. 2 of 8

|  |  | What You Will Pay  |                               | Limitations, Exceptions & Other Important  |  |
|--|--|--|-------------------------------|--|--|
| Common Medical Event   | Services You May Need  | Participating Provider   | Non-Participating<br>Provider | Information  |  |
| including the Sutter Health<br>Plus (SHP) <u>formulary</u> , visit<br><u>www.sutterhealthplus.org/p</u><br><u>harmacy</u> or call CVS<br>Caremark <sup>®</sup> at<br>1-844-740-0635. | Tier 2 (Preferred brand<br>name drugs and<br>non-preferred generic<br>drugs) | Retail: \$30 copay per prescription<br>Mail Order: \$60 copay per<br>prescription<br><u>Deductible</u> does not apply  | Not covered                   | Mail Order/home delivery service: covers up to a 100-day supply of maintenance drugs, at two times the retail copay, through the CVS Caremark <sup>®</sup> Mail Service Pharmacy.<br>Specialty Pharmacy: covers up to a 30-day supply of <u>specialty drugs</u> through CVS Specialty <sup>®</sup> .<br><u>Specialty drugs</u> are not exclusive to Tier 4 and, regardless of tier placement, have the same fill requirements. |  |
|  | Tier 3 (Non-preferred brand name drugs)                                      | Retail: \$50 copay per prescription<br>Mail Order: \$100 copay per<br>prescription<br><u>Deductible</u> does not apply | Not covered                   | *See SHP <u>formulary</u> or the Outpatient <u>Prescription</u><br><u>Drugs</u> , Supplies, Equipment and Supplement<br>section in EOC for any SHP policy requirements<br>such as prior authorization and step therapy, or<br>coverage limitations and exceptions.   |  |
|  | Tier 4 ( <u>Specialty drugs</u> )  | Specialty Pharmacy: 20%<br><u>coinsurance</u> up to \$250 per<br>prescription<br><u>Deductible</u> does not apply      | Not covered                   | <u>Cost Sharing</u> for drugs prescribed for the treatment<br>of infertility is 50% <u>coinsurance</u> and does not apply<br>to your <u>deductible</u> , if applicable, and <u>out-of-pocket</u><br><u>limit</u> .   |  |
| lf you have outpatient<br>surgery  | Facility Fee (e.g.,<br>ambulatory surgery<br>center)                         | 20% <u>coinsurance</u>   | Not covered                   | Prior authorization is required. If it is not received, you may be responsible for   |  |
|  | Physician / Surgeon Fee  | 20% coinsurance  | Not covered                   | paying all charges.  |  |
|  | Emergency Room Care  | Facility: \$200 copay pe<br>Professional: No cha   |                               | If admitted to the hospital, <u>Emergency Room Care</u><br><u>cost sharing</u> will not apply. See hospital stay<br>information below for applicable <u>cost sharing</u> .   |  |
| If you need immediate medical attention  | Emergency Medical<br>Transportation  | \$200 copay per tr   | ip                            | Transportation by car, taxi, bus, gurney van,<br>wheelchair van, and any other type of<br>transportation (other than a licensed ambulance or<br>psychiatric transport van) is not covered.   |  |

\* For more information about limitations and exceptions, see <u>plan</u> Evidence of Coverage (EOC) at <u>www.sutterhealthplus.org/about/plans-benefits</u> or call 1-855-315-5800. 3 of 8

|  |                                       | What You Will Pay   |                               | Limitations, Exceptions & Other Important   |  |
|--|---------------------------------------|---|-------------------------------|---|--|
| Common Medical Event   | Services You May Need                 | Participating Provider  | Non-Participating<br>Provider | Information   |  |
|  | <u>Urgent Care</u>                    | \$30 copay per visit  |                               | For in-area <u>Urgent Care</u> , visit your Medical Group's<br>contracted <u>Urgent Care</u> facility. For Out-of-Area<br><u>Urgent Care</u> , visit the nearest <u>Urgent Care</u> facility.<br><u>Medically necessary</u> treatment of a MH/SUD<br>provided by a 988 center or mobile crisis team, or<br>other providers of behavioral health crisis services<br>is covered in and out-of- <u>network</u> . |  |
| lf you have a hospital<br>stay   | Facility Fee (e.g.,<br>hospital room) | 20% coinsurance   | Not covered                   | Prior authorization may be required. If it is not received, you may be responsible for paying all charges.<br>Services that are part of a CARE agreement or plan approved by a court, or <u>medically necessary</u>   |  |
|  | Physician / Surgeon<br>Fees           | 20% coinsurance   | Not covered                   | treatment of a MH/SUD from a 988 center or<br>mobile crisis team or other providers of behaviora<br>health crisis services, are covered in or<br>out-of- <u>network</u> and without prior authorization.  |  |
| If you need mental<br>health, behavioral health,<br>or substance use<br>disorder (MH/SUD)<br>services<br>For information, call U.S.        | Outpatient Services                   | Individual Office Visit: \$30 copay<br>per visit<br>Group Office Visit: \$15 copay per<br>visit<br>Other Outpatient Services: 20%<br><u>coinsurance</u> | Not covered                   | You may self-refer to a USBHPC <u>provider</u> for<br>Office Visits.<br>Prior authorization is required for Other Outpatient<br>Services and all Inpatient Services by USBHPC. If<br>it is not obtained when required, you may be liable<br>for the payment of services or supplies.  |  |
| Behavioral Health Plan,<br>California (USBHPC) at<br>1-855-202-0984 or visit<br><u>www.liveandworkwell.com</u><br>(access code: "Sutter"). | Inpatient Services                    | Facility: 20% <u>coinsurance</u><br>Professional: 20% <u>coinsurance</u>  | Not covered                   | Services that are part of a CARE agreement or<br>plan approved by a court, or <u>medically necessary</u><br>treatment of a MH/SUD from a 988 center or<br>mobile crisis team or other providers of behavioral<br>health crisis services, are covered in or<br>out-of- <u>network</u> and without prior authorization.   |  |

|  |  | What You Will Pay   |                               | Limitations, Exceptions & Other Important  |  |
|--|--|---|-------------------------------|--|--|
| Common Medical Event   | Services You May Need                          | Participating Provider  | Non-Participating<br>Provider | Information  |  |
| lf you are pregnant  | Office Visits                                  | Prenatal and Postnatal Care: No<br>charge<br><u>Deductible</u> does not apply | Not covered                   | Prenatal and Postnatal Care includes all prenatal<br>office visits and the first postnatal office visit. Refer<br>to the PCP Visit <u>cost sharing</u> for all subsequent<br>postnatal office visits.<br>Maternity care may include tests and services<br>described elsewhere in the SBC (e.g., <u>Diagnostic</u><br><u>Tests</u> such as ultrasounds and blood work). |  |
|  | Childbirth / Delivery<br>Professional Services | 20% coinsurance   | Not covered                   |  |  |
|  | Childbirth / Delivery<br>Facility Services     | 20% coinsurance   | Not covered                   | None   |  |
|  | Home Health Care                               | 20% coinsurance   | Not covered                   | Prior authorization is required. If it is not received, you may be responsible for paying all charges.   |  |
| If you need help<br>recovering or have other<br>special health needs | Rehabilitation Services                        | \$30 copay per visit  | Not covered                   | Quantitative limits exist for the following services:<br><u>Home Health Care</u> – 100 visits per calendar year.   |  |
|  | Habilitation Services                          | \$30 copay per visit  | Not covered                   | Skilled Nursing Care – 100 days per benefit period. *See Skilled Nursing Facility Care section in EOC for additional information.  |  |
|  | Skilled Nursing Care                           | 20% coinsurance   | Not covered                   | <u>Hospice Services</u> – respite care is occasional<br>short-term inpatient care limited to no more than<br>five consecutive days at a time.  |  |
|  | <u>Durable Medical</u><br>Equipment            | 20% coinsurance   | Not covered                   | <u>Cost sharing</u> for special footwear and orthotics is 20% <u>coinsurance</u> and does apply to your <u>deductible</u> , if applicable, and <u>out-of-pocket limit</u> .  |  |
|  | Hospice Services                               | No charge<br><u>Deductible</u> does not apply                                 | Not covered                   | *See Special Footwear and Orthotics Benefit<br>Addendum in EOC for additional information.   |  |
| If your child needs dental<br>or eye care                            | Children's Eye Exam                            | No charge<br><u>Deductible</u> does not apply                                 | Not Covered                   | Quantitative limits exist for the following children's services:<br>Eye Exam – 1 preventive exam per calendar year.  |  |

\* For more information about limitations and exceptions, see <u>plan</u> Evidence of Coverage (EOC) at <u>www.sutterhealthplus.org/about/plans-benefits</u> or call 1-855-315-5800. 5 of 8

|  | Services You May Need             | What You Will Pay                             |                               |  |  |
|--|-----------------------------------|---|-------------------------------|--|--|
| Common Medical Event   |                                   | Participating Provider                        | Non-Participating<br>Provider | Limitations, Exceptions & Other Important<br>Information   |  |
| For more information,<br>contact Vision Services<br>Plan (VSP) at<br>1-800-877-7195 or Delta<br>Dental at 1-800-422-4234.              | Children's Glasses                | No charge<br><u>Deductible</u> does not apply | Not covered                   | Glasses – 1 pair of glasses (or contact lenses in<br>lieu of glasses) per calendar year.<br>Dental Check-up – preventive prophylaxis and<br>diagnostic oral evaluation limited to 1 per 6 months.  |  |
|  | Children's Dental<br>Check-up     | No charge<br><u>Deductible</u> does not apply | Not covered                   | These are embedded pediatric vision and dental benefits that are provided through the end of the month in which you turn 19 years of age.  |  |
| Excluded Services & Oth  | er Covered Services:              |   |                               |  |  |
| Services Your <u>Plan</u> Gene   | rally Does NOT Cover (Che         | eck your <u>plan</u> Evidence of Coverage     | (EOC) for more inform         | ation and a list of any other excluded services.)  |  |
| <ul> <li>Chiropractic care</li> <li>Commercial weight loss programs</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>  |                                   | Long-term care                                |                               | <ul><li>Private-duty nursing</li><li>Routine eye care (Adult)</li><li>Routine foot care</li></ul>  |  |
| Other Covered Services (   | Limitations may apply to the      | se services. This isn't a complete list       | . Please see your <u>plan</u> | Evidence of Coverage (EOC).)   |  |
| <ul> <li>Abortion</li> <li>Acupuncture typically prov<br/>of nausea or chronic pain;<br/>A PCP <u>referral</u> and prior at</li> </ul> | embedded in medical <u>plan</u> . | <ul> <li>Bariatric surgery</li> </ul>         |                               | <ul> <li>Infertility treatment embedded in medical <u>plan</u>. A<br/>PCP or OB/GYN <u>referral</u> and prior authorization by<br/>your medical group or SHP are required for<br/><u>medically necessary</u> services. <u>Cost sharing</u> for<br/>infertility treatment is 50% <u>coinsurance</u> and does not<br/>apply to your <u>deductible</u>, if applicable, and<br/><u>out-of-pocket limit</u>. *See Infertility Services Benefit<br/>Addendum in EOC for additional information.</li> </ul> |  |

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: The Department of Managed Health Care at **1-888-466-2219** or <u>www.dmhc.ca.gov</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through California's <u>Health Insurance Marketplace</u>, Covered California, at 1-800-300-1506 or <u>www.coveredca.com</u>. For more information about the <u>Marketplace</u>, visit <u>healthcare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> 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> (\*See If You Have A Concern Or Dispute With SHP section in EOC for information about grievances) 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 on how 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: Sutter Health Plus at **1-855-315-5800 (TTY: 1-855-830-3500)** or California Department of Managed Health Care at **1-888-466-2219 (TTY: 1-877-688-9891)** or <u>www.dmhc.ca.gov</u>.

#### Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### 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:

Please see Notice of Language Assistance addendum.

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

## About these Coverage Examples:



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> (copays) 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.

| <b>Peg is Having a Baby</b><br>(9 months of in-network prenatal car<br>hospital delivery)   | re and a                      | Managing Joe's Type 2 Diabetes<br>(a year of routine in-network care of a well-<br>controlled condition)  |                               | <b>Mia's Simple Fracture</b><br>(in-network emergency room visit and follow-<br>up care)   |                               |
|---|-------------------------------|---|-------------------------------|--|-------------------------------|
| <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>  | \$1,500<br>\$50<br>20%<br>20% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>                             | \$1,500<br>\$50<br>20%<br>20% | <ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>   | \$1,500<br>\$50<br>20%<br>20% |
| This EXAMPLE event includes services like:<br>Office Visits ( <i>prenatal care</i> )<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services ( <i>anesthesia</i> )<br><u>Diagnostic Tests</u> ( <i>ultrasounds and blood work</i> ) |                               | This EXAMPLE event includes services like:<br><u>Primary Care Physician</u> Office Visits (including<br>disease education)<br><u>Diagnostic Tests</u> (blood work)<br><u>Prescription Drugs</u> (including glucose meter) |                               | This EXAMPLE event includes services like:<br><u>Emergency Room Care</u> (including medical supplies)<br><u>Diagnostic Tests</u> (X-ray)<br><u>Durable Medical Equipment</u> (crutches)<br><u>Rehabilitation Services</u> (physical therapy) |                               |
|   | \$12,700                      | Total Example Cost  | \$5,600                       | Total Example Cost   | \$2,800                       |
| Total Example Cost  | φ12,700                       |   | <b>v</b> 0,000                |  | ψ2,000                        |
|   | <b>φ12,700</b>                | In this example, Joe would pay:   | <b>40,000</b>                 | In this example, Mia would pay:  | ψ2,000                        |
| •   | \$12,700                      | •   | <b>40,000</b>                 |  | ψ2,000                        |
| In this example, Peg would pay:   | \$1,500                       | In this example, Joe would pay:   | \$900                         | In this example, Mia would pay:  | \$1,500                       |
| In this example, Peg would pay:<br><u>Cost Sharing</u>  |                               | In this example, Joe would pay:<br><u>Cost Sharing</u>  |                               | In this example, Mia would pay:<br><u>Cost Sharing</u>   |                               |
| In this example, Peg would pay:<br><u>Cost Sharing</u><br><u>Deductible</u>   | \$1,500                       | In this example, Joe would pay:<br><u>Cost Sharing</u><br>Deductible  | \$900                         | In this example, Mia would pay:<br><u>Cost Sharing</u><br>Deductible   | \$1,500                       |
| In this example, Peg would pay:<br><u>Cost Sharing</u><br><u>Deductible</u><br><u>Copayments</u>  | \$1,500<br>\$10               | In this example, Joe would pay:<br><u>Cost Sharing</u><br>Deductible<br><u>Copayments</u>   | \$900<br>\$1,000              | In this example, Mia would pay:<br><u>Cost Sharing</u><br><u>Deductible</u><br><u>Copayments</u>   | \$1,500<br>\$300              |
| In this example, Peg would pay:<br><u>Cost Sharing</u><br>Deductible<br><u>Copayments</u><br><u>Coinsurance</u>   | \$1,500<br>\$10               | In this example, Joe would pay:<br><u>Cost Sharing</u><br>Deductible<br><u>Copayments</u><br><u>Coinsurance</u>   | \$900<br>\$1,000              | In this example, Mia would pay:<br><u>Cost Sharing</u><br>Deductible<br><u>Copayments</u><br><u>Coinsurance</u>  | \$1,500<br>\$300              |



## Notice of Language Assistance

IMPORTANT: Can you read this? If not, Sutter Health Plus can have somebody help you read it. You may also be able to get this written in your language. For no-cost help, please call Sutter Health Plus Member Services at 1-855-315-5800 (TTY 1-855-830-3500). (English)

IMPORTANTE: ¿Puede leer esto? Si no puede, Sutter Health Plus puede proporcionarle alguien que le ayude a leerlo. También puede obtenerlo por escrito en su idioma. Llame a Sutter Health Plus Member Services al 1-855-315-5800 (TTY 1-855-830-3500), sin costo alguno. (Spanish)

重要提示:您能讀懂這份文件嗎?如果不能,Sutter Health Plus 可以找人幫助您讀它。您還可 能得到用您的語言書寫的這份文件。若需要免費幫助,請致電 Sutter Health Plus 會員服務, 電話號碼 1-855-315-5800 (TTY 1-855-830-3500)。(Chinese)

ملحوظة مهمة: هل أنت قادر على قراءة هذا؟ إذا لم تكن قادرًا فاعلم أن صَتر هيلت بلاس (Sutter Health Plus) قد يكون لديهم شخصًا يمكنه مساعدتك في قراءة هذا النص. كما يمكنك أيضًا أن تتلقاه مكتوبًا بلُغتك. للحصول على مساعدة مجانية، برجاء الاتصال بخدمات أعضاء صَتر هيلت بلاس (Sutter Health Plus Member Services) على هاتف 310-315-855-1855 (هاتف النص المرئي (TTY)

ԿԱՐԵՎՈՐ ՏԵՂԵԿԱՏՎՈՒԹՅՈՒՆ. Կարո՞ղ եք կարդալ սա։ Եթե ոչ, Sutter Health Plus-ը կարող է տրամադրել մեկին, ով կօգնի Ձեզ կարդալ այն։ Դուք կարող եք նաև ստանալ այն գրված Ձեր լեզվով։ Անվձար օգնության համար խնդրում ենք զանգահարել Sutter Health Plus-ի Անդամների սպասարկման բաժին՝ 1-855-315-5800 (TTY 1-855-830-3500) հեռախոսահամարով։ (Armenian)

# សាវ:សំខាន់៖ តើអ្នកអាចអានសេចក្តីនេះឬទេ? បើសិនមិនអាចទេ Sutter Health Plus អាចមាន នរណាម្នាក់ជួយអានវាជូនអ្នក ។ អ្នកក៏អាចនឹងឲ្យបានសេចក្តីនេះ សរសេរជាភាសារបស់អ្នកដែរ។ សំ រាប់ជំនួយដោយឥតអស់ថ្លៃ សូមទូរស័ព្ទទៅ ផ្នែកសេវាសមាជិក Sutter Health Plus តាមលេខ 1-855-315-5800 (TTY 1-855-830-3500)។ (Cambodian)

نكته مهم: آیا می توانید این مطالب را بخوانید و بفهمید؟ اگر نمی توانید، Sutter Health Plus می تواند از فردی كمک بگیرد تا آنرا برایتان بخواند. همچنین امكان ترجمه این مطالب به زبان فارسی وجود دارد. برای دریافت خدمات و كمک رایگان، لطفا با دفتر خدمات اعضای Sutter Health Plus با شماره تلفن (TTY 1-855-830-3500) TTY 2-855-315-315 تماس بگیرید. (Farsi)

महत्वपूर्ण: क्या आप इसे पढ़ सकते/सकती हैं? यदि नहीं, तो सट्टर हेल्थ प्लस इसे पढ़ने में किसी से आपकी सहायता करवा सकता है। आप इसे अपनी भाषा मे भी लिखवाने में समर्थ हो सकते/सकती हैं। निःशुल्क सहायता के लिए, कृपया 1-855-315-5800 (TTY 1-855-830-3500) पर सट्टर हेल्थ प्लस मेंबर सर्विसेस को कॉल करें। (Hindi) LUS TSEEM CEEB: Koj nyeem puas tau tsab ntawv no? Yog koj nyeem tsis tau, Sutter Health Plus muaj neeg pab nyeem rau koj. Tsis tas li ntawd xwb, peb tuaj yeem muab sau ua hom lus koj nyeem tau rau koj tib si. Yog koj xav tau kev pab pub dawb, thov hu rau Sutter Health Plus Lub Chaw Pab Cuam Tswv Cuab ntawm tus xov tooj 1-855-315-5800 (TTY 1-855-830-3500). (Hmong)

重要なお知らせ:これを読むことができます?読めない場合は、Sutter Health Plus が読むの をお手伝いします。あなたの言語で表示できるかもしれません。無料のご相談は、Sutter Health Plus Member Services、電話: 1-855-315-5800 (TTY 1-855-830-3500) まで。(Japanese)

중요: 귀하는 이것을 읽으실 수 있습니까? 만약 읽으실 수 없다면, Sutter Health Plus 에서 다른 사람에게 부탁하여 그것을 읽으실 수 있도록 도와드릴 수 있습니다. 또한 이것을 귀하의 사용 언어로 작성해 받으실 수도 있습니다. Sutter Health Plus 회원 서비스(1-855-315-5800 (TTY 1-855-830-3500))에 전화를 하시어 무상으로 도움을 받으십시오. (Korean)

ໝາຍເຫດ: ທ່ານອ່ານໄດ້ຈົດໝາຍສະບັບນີ້ບໍ່? ຖ້າອທ່ານອ່ານບໍ່ໄດ້, ທາງ Sutter Health Plus ມີ ພະນັກງານຊ່ວຍອ່ານໃຫ້ທ່ານ. ນອກຈາກນັ້ນ, ພວກເຮົາຍັງສາມາດຂຽນເປັນພາສາຂອງທ່ານໃຫ້ທ່ານອີກ ດ້ວຍ. ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໂດຍບໍ່ເສຍຄ່າບໍລິການ, ກະລຸນາຕິດຕໍ່ ໜ່ວຍບໍລິການ ຂອງ Sutter Health Plus ທີ່ໝາຍເລກໂທລະສັບ 1-855-315-5800 (TTY 1-855-830-3500). (Laotian)

ਅਹਿਮ: ਕੀ ਤੁਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ ਤਾਂ, Sutter Health Plus (ਸੱਟਰ ਹੈਲਥ ਪਲਸ) ਕਿਸੇ ਤੋਂ ਇਹ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮੱਦਦ ਕਰਵਾ ਸਕਦਾ ਹੈ। ਤੁਸੀਂ ਇਸ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵੀ ਲਿਖਵਾ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਮੱਦਦ ਲਈ ਕਿਰਪਾ ਕਰ ਕੇ Sutter Health Plus Member Services ਨੂੰ 1-855-315-5800 (TTY 1-855-830-3500) ਉਤੇ ਕਾਲ ਕਰੋ। (Puniabi)

ВАЖНО: Вы можете это прочитать? Если нет, Sutter Health Plus может предоставить Вам кого-то, кто сможет помочь Вам прочитать это. Вы также можете получить это в письменной форме на своем языке. Для бесплатной помощи позвоните в Службу поддержки членов Sutter Health Plus по телефону 1-855-315-5800 (TTY 1-855-830-3500). (Russian)

MAHALAGA: Nababasa mo ba ito? Kung hindi, maaari kang bigyan ng Sutter Health Plus ng taong babasa para sa iyo. Maaari mo ding hilingin na isulat ito sa iyong wika. Para sa walang-gastos na tulong, mangyaring tumawag sa Sutter Health Plus Member Services sa. 1-855-315-5800 (TTY 1-855-830-3500). (Tagalog)

สำคัญ: คุณอ่ำนออกหรือไม่ ถ้ำอ่านไม่ออก Sutter Health Plus สำมำรถให้คนมำช่วยคุณอ่านได้ นอกจำก นี้ คุณยังสำมำรถขอรับเนื้อหำนี้เป็นภำษำของคุณได้อีกด้วย หำกต้องกำรควำมช่วยเหลือโดยไม่มีค่ำใช้จ่ำย กรุณำโทรหำ Sutter Health Plus Member Services ที่ 1-855-315-5800 (TTY 1-855-830-3500) (Thai)

QUAN TRONG: Qu. vị có thể đọc thông tin này không? Nếu không, Sutter Health Plus có thể yêu cầu ai đó đọc giúp cho qu. vị. Qu. vị cũng có thể nhận được thông tin này dưới dạng văn bản bằng ngôn ngữ của qu. vị. Để được hỗ trợ miễn phí, vui lòng gọi cho ban Dịch Vụ Thành Viên của Sutter Health Plus theo số 1-855-315-5800 (TTY 1-855-830-3500). (Vietnamese)