




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, call 1-800-310-2835 or visit [healthnewengland.org](http://healthnewengland.org) and sign into the Member Portal. 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.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-310-2835 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	In-Plan: \$2,000 individual / \$4,000 family Out-of-Plan: \$4,000 / \$8,000	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. In-Plan: <a href="#">Preventive care</a> , office visits, chiropractic care & Tier 1 <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	Yes. \$50 per child / \$150 per family for non-preventive pediatric dental services.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	In-plan: \$8,700 individual / \$17,400 family. Out-of-plan: \$17,400 individual / \$34,800 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Your <a href="#">cost-sharing</a> for benefits that are not <a href="#">Essential Health Benefits</a> under national health care reform, <a href="#">premiums</a> , health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://healthnewengland.org">healthnewengland.org</a> or call 1-800-310-2835 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> may apply to some in-plan office services.
	<a href="#">Specialist</a> visit	\$60 <a href="#">copay</a> /visit \$20 <a href="#">copay</a> /visit for chiropractor. \$20 <a href="#">copay</a> /visit for acupuncture. <a href="#">Deductible</a> does not apply.	20% <a href="#">coinsurance</a> For chiropractor: \$20 <a href="#">copay</a> /visit, then 20% <a href="#">coinsurance</a>	<a href="#">Deductible</a> may apply to some in-plan office services. Acupuncture limited to 12 visits per calendar year.
	<a href="#">Preventive care/screening/immunization</a>	No charge <a href="#">Deductible</a> does not apply.	20% <a href="#">coinsurance</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	Radiology: \$200 <a href="#">copay</a> Lab: \$75 <a href="#">copay</a>	20% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$500 <a href="#">copay</a>	20% <a href="#">coinsurance</a>	Includes CT Scans, PET Scans, MRIs, MRAs and Nuclear Cardiac Imaging. Prior approval is required. Prior approval is required for services from extended network <a href="#">providers</a> and out-of-plan <a href="#">providers</a> . Without prior approval, services will not be covered.
<b>If you need drugs to treat your illness or condition</b> More information about	Tier 1 (Generic drugs)	\$30 retail <a href="#">copay</a> , \$60 mail order <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	\$30 retail <a href="#">copay</a> , then 20% <a href="#">coinsurance</a> /prescription	Covers up to a 30-day supply (retail); up to a 90-day supply (mail order). Mail order from out-of-plan <a href="#">providers</a> is not covered. Mail order is not available for specialty

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	
<a href="#">prescription drug coverage</a> is available at <a href="http://www.hnedirect.com/FormularyLookup/Default.aspx">www.hnedirect.com/FormularyLookup/Default.aspx</a>	Tier 2 (Brand/Formulary drugs)	\$80 retail <u>copay</u> , \$160 mail order <u>copay</u> /prescription.	\$80 retail <u>copay</u> , then 20% <u>coinsurance</u> /prescription	drugs. Prior approval is required for some <u>prescription drugs</u> . Without prior approval, a drug may not be covered.
	Tier 3 (Brand/Non-formulary drugs)	\$125 retail <u>copay</u> , \$375 mail order <u>copay</u> /prescription.	\$125 retail <u>copay</u> , then 20% <u>coinsurance</u> /prescription	
	Tier 4 (Specialty/Formulary drugs)	\$150 retail <u>copay</u> /prescription.	Not covered	
	Tier 5 (Specialty/Non-Formulary drugs)	\$200 retail <u>copay</u> /prescription.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$500 <u>copay</u>	20% <u>coinsurance</u>	Prior approval is required for some services. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500. This <u>copay</u> is based on the type of service. To find out if this <u>copay</u> applies to a specific procedure, please contact Health New England Member Services at 1-800-310-2835.
	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$500 <u>copay</u> /visit	\$500 <u>copay</u> /visit	None
	<a href="#">Emergency medical transportation</a>	\$100 <u>copay</u> per member per day	\$100 <u>copay</u> per member per day	For ground ambulance services from out-of-plan <u>providers</u> , only ambulance transport and mileage are covered. Ancillary supplies or services (such as ECG tracing, drugs, intubation and measuring of oxygen in the blood) will not be covered if billed as separate line items.
	<a href="#">Urgent care</a>	\$60 <u>copay</u> /visit <u>Deductible</u> does not apply.	20% <u>coinsurance</u>	<u>Deductible</u> may apply to some In-Plan office services.
If you have a hospital	Facility fee (e.g., hospital room)	\$750 <u>copay</u> /admission	20% <u>coinsurance</u>	60 days per calendar year limit for inpatient <u>rehabilitation</u> . 100 days per calendar year

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	
<b>stay</b>				limit for <u>skilled nursing facility care</u> . Prior approval is required for non-emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$500.
	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$30 <u>copay</u> /visit <u>Deductible</u> does not apply.	20% <u>coinsurance</u>	Prior approval is required for some services.
	Inpatient services	\$750 <u>copay</u> /admission	20% <u>coinsurance</u>	Prior approval is required for non-emergency admissions to extended network facilities and out-of-plan facilities. Without prior approval, benefit could be reduced by \$500.
<b>If you are pregnant</b>	Office visits	No charge <u>Deductible</u> does not apply.	20% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service, deductible and <u>copays</u> may apply.
	Childbirth/delivery professional services	No charge	20% <u>coinsurance</u>	None
	Childbirth/delivery facility services	\$750 <u>copay</u> /admission	20% <u>coinsurance</u>	Coverage for child is limited to routine newborn nursery charges. For continued coverage, child must be enrolled within 30 days of date of birth. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	20% <u>coinsurance</u>	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500.
	<a href="#">Rehabilitation services</a>	\$60 <u>copay</u> /visit per treatment type	20% <u>coinsurance</u>	Limited to 60 visits per calendar year for physical or occupational therapy. Prior

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	
				approval is required for speech therapy after the initial evaluation. For extended network <u>providers</u> and out-of-plan <u>providers</u> , without prior approval, benefit could be reduced by \$500.
	<a href="#">Habilitation services</a>	\$60 <u>copay</u> /visit per treatment type	20% <u>coinsurance</u>	Early intervention services are covered for children from birth to age 3. Applied Behavioral Analysis (ABA) to treat autism spectrum disorders is covered. Prior approval is required for ABA services from extended network <u>providers</u> and out-of-plan <u>providers</u> . Without prior approval, services will not be covered. Early intervention and ABA services from in-plan providers are covered with no member <u>cost sharing</u> .
	<a href="#">Skilled nursing care</a>	No charge	20% <u>coinsurance</u>	Skilled nursing services in the home. Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.
	<a href="#">Durable medical equipment</a>	20% <u>coinsurance</u> Deductible does not apply.	20% <u>coinsurance</u>	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.
	<a href="#">Hospice services</a>	No charge <u>Deductible</u> does not apply.	20% <u>coinsurance</u>	Prior approval is required. For extended network <u>providers</u> and out-of-plan <u>providers</u> , if you don't get prior approval, benefit could be reduced by \$500.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge for routine exams. <u>Deductible</u> does not apply.	Not covered except for children under age 19. For children under age 19 you will pay charges in excess of a \$28 reimbursement.	Routine exams limited to one per calendar year. Routine exams for children under age 19 will be covered at no charge only if done by a provider participating with Health New England's children's vision care provider EyeMed.
	Children's glasses	No charge for 1 pair with	Not covered except	For children under age 19. Limited to one

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Plan Provider (You will pay the least)	Out-of-Plan Provider (You will pay the most)	
		a "Collection" frame; or \$150 allowance + 20% off expense beyond allowance.	for children under age 19. For children under age 19 you will pay expenses beyond allowed amounts. Allowed amounts depend on types of frames and lenses.	pair per calendar year. In-plan providers are providers participating with Health New England's children's vision care provider EyeMed.
	Children's dental check-up	No charge	20% <u>coinsurance</u>	For children under age 19. Out-of-plan dentists may also bill you for the difference between their charge and Health New England's contracted dental network's <u>allowed amount</u> .

### 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.)

- |  |  |   |
|--|--|---|
| <ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult) (except for the limited services specified in your plan materials)</li> </ul> | <ul style="list-style-type: none"> <li>• Long Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul> | <ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Routine Foot Care (Routine foot care is covered if you have diabetes)</li> </ul> |
|--|--|---|

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

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• Abortion</li> <li>• Acupuncture</li> <li>• Bariatric Surgery (requires prior approval)</li> <li>• Chiropractic Care</li> </ul> | <ul style="list-style-type: none"> <li>• Hearing Aids (limited to members age 21 and under, \$2,000 per hearing aid per ear each 36 months, requires prior approval)</li> <li>• Infertility Treatment (requires prior approval)</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Weight Loss Programs (reimbursement per calendar year :\$300 per individual up to \$600 per family)</li> </ul> |
|---|--|---|

### Your Rights to Continue Coverage:

**If you have Individual health insurance:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Massachusetts Division of Insurance at 877-563-4467, or [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us), or <https://www.mass.gov/health-care>. 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](http://www.HealthCare.gov) or call 1-800-318-2596. For information on buying individual coverage through the state marketplace, contact the Massachusetts Health Connector at [www.mahealthconnector.org](http://www.mahealthconnector.org).

**If you have Group health insurance 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 U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and the

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). You can also contact your state insurance department. Massachusetts resident can contact The Massachusetts Division of Insurance at 877-563-4467, or [doicss.mailbox@state.ma.us](mailto:doicss.mailbox@state.ma.us), or <https://www.mass.gov/health-care>. 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](http://www.HealthCare.gov) or call 1-800-318-2596. You may be able to buy individual coverage through your state's marketplace, if applicable. If you are a resident of Massachusetts, contact the Massachusetts Health Connector at [www.mahealthconnector.org](http://www.mahealthconnector.org).

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact Member Services at the number on your plan ID Card or your plan sponsor (usually the employer or organization that provides your health insurance). Or you can contact the Office of Patient Protection at 1-800-436-7757 or [www.mass.gov/hpc/opp](http://www.mass.gov/hpc/opp). If you have group health insurance coverage you can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? 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? Group plans: Yes      Individual policies: Not Applicable**

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](#).

*To see examples of how this [plan](#) 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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist copay</a>	\$60
■ Hospital (facility) <a href="#">copay</a>	\$750
■ Laboratory <a href="#">copay</a>	\$75

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,000
<a href="#">Copayments</a>	\$800
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,800</b>

### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist copay</a>	\$60
■ Primary care visit <a href="#">copay</a>	\$30
■ Laboratory <a href="#">copay</a>	\$75

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$1,100
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$2,000</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist copay</a>	\$60
■ Hospital ER (facility) <a href="#">copay</a>	\$500
■ Ambulance services <a href="#">copay</a>	\$100

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,000
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,420</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Notice Informing Individuals of Nondiscrimination and Accessibility

Health New England complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). Health New England does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health New England provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- **Qualified sign language interpreters**
- **Written information in other formats (large print, audio, accessible electronic formats, other formats)**

Health New England provides free language assistance services to people whose primary language is not English, which may include:

- **Qualified interpreters**
- **Information written in other languages**

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, you may contact Health New England's Section 1557 Coordinator at One Monarch Place, Suite 1500, Springfield, MA 01144-1500, Phone: (888) 270-0189, TTY: 711, Fax: (413) 233-2685, or email at [1557Coordinator@hne.com](mailto:1557Coordinator@hne.com).

If you believe that Health New England has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Health New England at the above address, in person, by phone, fax, or email to [ComplaintsAppeals@hne.com](mailto:ComplaintsAppeals@hne.com). If you need help filing a grievance, Health New England's Section 1557 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, (800) 368-1019, (800) 537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available on Health New England's website at [healthnewengland.org/notice](http://healthnewengland.org/notice).

*Reviewed: June 2025*

## Notice of Availability of Language Services and Auxiliary Aids and Services (§ 92.11)

We're here to help you. We can give you information in other formats and different languages. All translation services are free to members. If you have questions regarding this document, please call the toll-free member phone number listed on your health plan ID card, (TTY: 711), Monday through Friday, 8:00 a.m. - 6:00 p.m.

English	ATTENTION: If you speak a language other than English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call (800) 310-2835 (TTY: 711) or speak to your provider.
Spanish	ATENCIÓN: Si hablas español, tienes a tu disposición servicios gratuitos de asistencia lingüística. También dispone de recursos y servicios auxiliares gratuitos para proporcionar información en formatos accesibles. Llame al (800) 310-2835 (TTY: 711) o hable con su proveedor de atención médica.
Portuguese	ATENÇÃO: Se fala português, estão disponíveis para si serviços gratuitos de assistência linguística. Os recursos auxiliares e os serviços adequados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para (800) 310-2835 (TTY: 711) ou fale com o seu médico.
German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Geeignete Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten sind ebenfalls kostenlos verfügbar. Rufen Sie (800) 310-2835 (TTY: 711) an oder sprechen Sie mit Ihrem Anbieter.
Japanese	注意：日本語を話せる場合は、無料の言語支援サービスをご利用いただけます。アクセシブルな形式で情報を提供するための適切な補助手段やサービスも無料でご利用いただけます。(800) 310-2835 (TTY: 711) までお電話いただくか、ご契約の医療機関にお問い合わせください。
Chinese Mandarin	注意：如果您讲中文普通话，我们提供免费的语言协助服务。还免费提供适当的辅助工具和服务，以可访问的格式提供信息。请致电 (800) 310-2835 (TTY: 711) 或咨询您的医疗保健提供者。
Chinese Cantonese	注意：如果您講粵語，我們提供免費的語言協助服務。此外，我們還免費提供相應的輔助工具 and 服務，以無障礙的格式提供資訊。請致電 (800) 310-2835 (TTY: 711) 或諮詢您的醫療保健提供者。
French Creole	ATANSYON: Si ou pale Kreyòl Franse, sèvis asistans lang gratis la disponib pou ou. Tout ekipman ak sèvis ki apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele (800) 310-2835 (TTY: 711) oubyen pale ak founisè ou.
Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Gọi (800) 310-2835 (TTY: 711) hoặc trao đổi với nhà cung cấp của bạn.
Russian	ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги языковой помощи. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также доступны

	бесплатно. Позвоните по телефону (800) 310-2835 (TTY: 711) или обратитесь к своему провайдеру.
Arabic	تنبيه: إذا كنت تتحدث العربية، تتوفر لك خدمات مساعدة لغوية مجانية. كما تتوفر مجانًا وسائل مساعدة وخدمات مناسبة لتقديم المعلومات بتيسقات سهلة الوصول. اتصل على 2835-310-800 أو تحدث مع مقدم الخدمة. TTY: 711.
French	ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le (800) 310-2835 (ATS : 711) ou parlez à votre professionnel de la santé.
Italian	ATTENZIONE: Se parli italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi adeguati per fornire informazioni in formati accessibili. Chiama il numero (800) 310-2835 (TTY: 711) o parla con il tuo medico.
Korean	주의: 한국어를 구사하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 또한, 접근 가능한 형식으로 정보를 제공하는 적절한 보조 자료 및 서비스도 무료로 이용하실 수 있습니다. (800) 310-2835(TTY: 711)번으로 전화하시거나 담당 의료 서비스 제공자에게 문의하세요.
Polish	UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Odpowiednie pomoce i usługi pomocnicze, które zapewniają informacje w dostępnych formatach, są również dostępne bezpłatnie. Zadzwoń pod numer (800) 310-2835 (TTY: 711) lub porozmawiaj ze swoim lekarzem.
Hindi	ध्यान दें: अगर आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। सुलभ प्रारूप में जानकारी प्रदान करने के लिए उपयुक्त सहायक उपकरण और सेवाएँ भी निःशुल्क उपलब्ध हैं। (800) 310-2835 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Tagalog	PANSIN: Kung nagsasalita ka ng Tagalog, ang mga libreng serbisyo ng tulong sa wika ay magagamit mo. Ang mga naaangkop na pantulong na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format ay magagamit din nang walang bayad. Tumawag sa (800) 310-2835 (TTY: 711) o makipag-usap sa iyong provider.
Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો મફત ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પૂરી પાડવા માટે યોગ્ય સહાયક સહાય અને સેવાઓ પણ મફતમાં ઉપલબ્ધ છે. (800) 310-2835 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
Lao	ຂໍ້ຄວນລະວັງ: ຖ້າເຈົ້າເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ການຊ່ວຍເຫຼືອ ແລະການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທຫາ (800) 310-2835 (TTY: 711) ຫຼືເວົ້າກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.
Albanian	KUJDES: Nëse flisni shqip, ju ofrohen shërbime falas për ndihmë gjuhësore. Ndihamat dhe shërbimet e përshtatshme ndihmëse për të ofruar informacion në formate të aksesueshme janë gjithashtu në dispozicion pa pagesë. Telefononi (800) 310-2835 (TTY: 711) ose flisni me ofruesin tuaj.
Greek	ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, διατίθενται δωρεάν υπηρεσίες γλωσσικής βοήθειας. Διατίθενται επίσης δωρεάν κατάλληλα βοηθητικά βοηθήματα και υπηρεσίες για την παροχή πληροφοριών σε προσβάσιμη μορφή. Καλέστε στο (800) 310-2835 (TTY: 711) ή μιλήστε με τον πάροχό σας.

Mon-Khmer, Cambodian	យកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ (ខ្មែរ) សេវាកម្មជំនួយភាសាភាគតិចត្រូវបានសម្រាប់អ្នក។ ជំនួយនិងសេវាជំនួយសមស្របដើម្បីផ្តល់ព័ត៌មានក្នុងទម្រង់ដែលអាចចូលប្រើបានក៏អាចរកបានដោយឥតគិតថ្លៃផងដែរ។ ទូរស័ព្ទទៅ (800) 310-2835 (TTY: 711) ឬនិយាយទៅកាន់អ្នកផ្តល់សេវារបស់អ្នក។
Haitian Creole	ATANSYON: Si ou pale kreyòl Ayisyen, sèvis asistans lang gratis disponib pou ou. Gen èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm aksesib ki disponib tou gratis. Rele (800) 310-2835 (TTY: 711) oswa pale ak pwofesyonèl swen sante w la.
Swahili	TAZAMA: Ikiwa unazungumza Kiswahili, huduma za usaidizi wa lugha bila malipo zinapatikana kwako. Usaidizi na huduma zinazofaa za kutoa taarifa katika miundo inayofikika zinapatikana pia bila malipo. Piga simu (800) 310-2835 (TTY: 711) au zungumza na mtoa huduma wako.