Dental, Vision, Hearing (DVH) | California



Dental, Vision, Hearing

Plans for individuals age 65 and older

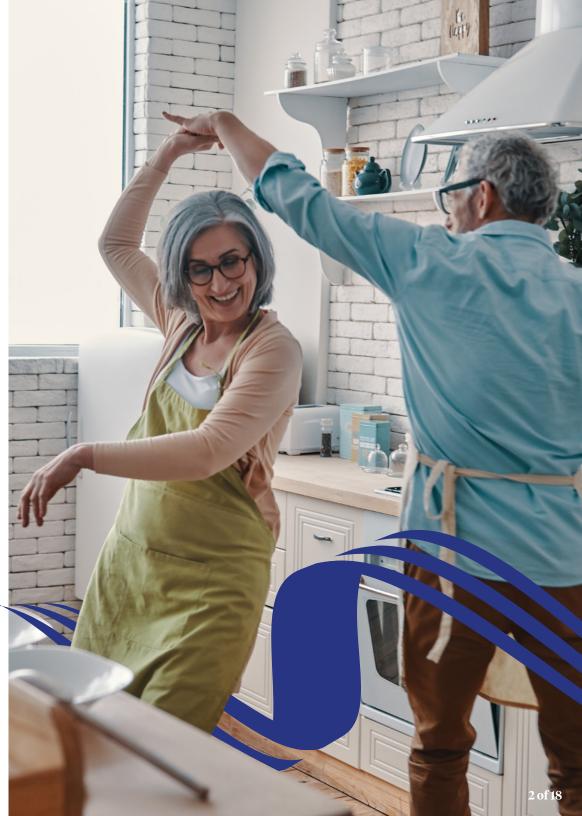
UNITEDHEALTHCARE INSURANCE COMPANY IS THE UNDERWRITER OF THESE POLICIES. BENEFITS ARE ADMINISTERED AS FOLLOWS: DENTAL BENEFITS - DENTAL BENEFIT PROVIDERS, INC., VISION BENEFITS - SPECTERA, INC., AND HEARING BENEFITS - UNITEDHEALTHCARE HEARING

Policy Forms: DEN-P-UHC-04 (500 & 500 Plus plans), DEN-PBM-UHC-04 (1000 & 1000 Plus plans), DEN-PBMD-UHC-04 (2000 & 2000 Plus plans), and DEN-PBMI-UHC-04 (3000 & 3000 Plus plans)



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Dental, Vision, Hearing (DVH) Highlights

Coverage for your oral, eye and hearing health all together in one convenient plan designed with budget-friendly premiums in mind.



Use dental benefits right away, no wait for most services

Our plans offer you coverage without waiting periods for preventive, basic and most major services¹ so you can start using them right away! This means you have immediate coverage for routine services like exams and cleanings, plus major repairs like crowns and root canals.



Eye exams and eyewear, no waiting period

Vision health and routine eye exams are not only important for seeing better, but also have been shown to help with early detection of serious medical conditions like diabetes, heart disease, even Parkinson's disease. Our plans offer coverage for your annual vision exams, plus coverage for glasses or contacts. The vision network includes private practice and leading retail providers.



Help with hearing aids, including over-the-counter

Hearing loss is an invisible problem that can affect your social life, safety and overall well-being. Our plans include benefits from UnitedHealthcare Hearing, which has straight-forward benefits for annual hearing exams and hearing aids, including over-the-counter (OTC) hearing aids, when you use a network provider.

¹ Major services not covered on 500 and 500 Plus plans.

This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone, and the complete terms of the coverage will be determined by the policy.



Why Dental, Vision and Hearing Insurance?

Taking care of your health goes beyond regular medical checkups. Dental, vision and hearing health are just as important to your overall wellbeing. **Original Medicare (Parts A & B) does not cover routine dental and eye exams.** It also does not cover routine hearing exams or hearing aids. Having a supplemental plan like UnitedHealthcare Dental, Vision, Hearing can help provide the additional coverage you need to protect your overall health, and budget.

Helping to enhance your quality of life

Your overall health and well-being rely greatly on your dental, hearing and vision care. When you smile more, and can hear and see better, life is naturally more enjoyable. Choosing a DVH plan can help enhance your quality of life and help you feel good about yourself.

Dental Plan Options

Our plan options allow you to select a plan that best balances your premium and out-of-pocket expenses, with your anticipated benefit use, giving you the freedom to choose what works best for you. And no matter which dental plan you choose, vision and hearing benefits are included (see pages 6-9 for details).

Plan Availability ¹ All benefits are per covered person, per calendar year		DVH 5 00 ²	DVH 1000 ²	DVH 2000 ²	DVH 3000 ²
Dental Waiting Period		None	None	None	None, except for Implants benefit only
Deductible		None	None	None	None
Dental Calendar Year Maximum	We pay up to:	\$500	\$1,000	\$2,000	\$3,000
Preventive Services ³ (includes exams and x-rays) Includes 2 routine exams and cleanings per calendar year	We pay:	100%	100%	100%	100%
Basic Services ³ (includes simple fillings)	We pay:	Not covered	100%	100%	100%
Major Services ³					
Bridges, Crowns, Extractions and Root Canals	We pay:	Not covered	50%	50%	50%
Dentures and Partials	We pay:	Not covered	Not covered	50%	50%
Implants (12 month waiting period) \$1,500 Implant Maximum Lifetime Benefit ⁴	We pay:	Not covered	Not covered	Not covered	50%

¹ Plan and network availability vary by ZIP code. ² For covered Dental expenses, non-network provider benefits are determined by ZIP code. They are either based on the network negotiated rate or are based on the reasonable and customary charge (reasonable and customary benefits are identifiable by the word "Plus" added to the plan name). Non-network dentists can bill a patient for any remaining amount up to the billed charge. ³ Limitations and exclusions may apply based on type of service. ⁴ The Implant Maximum Lifetime Benefit is separate from, and not subject to, the Dental Calendar Year Maximum.



Dental Benefits and How They Work

Dental benefits are administered by Dental Benefit Providers, Inc. We will cover dental services subject to the terms, conditions, exclusions and limitations of the policy. All services are subject to Dental Calendar Year Maximum and applicable coinsurance.

Network Provider Services

You can see any dentist you want, anywhere across the country. When you choose a dentist who is part of the plan's large national network, you can receive network discounts without the hassle of negotiations. Visit **YourDentalPlan.com/DentistSearch** to find a provider and present the provider with your dental ID card. We will pay the provider the covered benefit, and the provider will bill you for the remainder.



There are no claim forms to fill out when obtaining services from a network provider.

Non-network Provider Services

The non-network provider may submit the claim to us directly. The provider can then bill you for any remaining amount due up to the billed charge. If a provider does not wish to submit the claim to us, you will need to pay in full at the time of service. You can then submit the claim for reimbursement by going to **myuhc.com** and completing the dental claim form.

Vision Plan Benefits

These vision benefits are included with your DVH plan, regardless of the dental plan you choose.

Vision Benefits per covered person				
Vision Waiting Period		None		
		Network ¹	Non-network	
Eye Exam Once every 12 months		We pay 100%	We pay up to a \$50 allowance	
Standard Lenses² and Frames³ Once every 24 months in lieu of contact lenses ⁴	Single-Vision Lenses	We pay 100%	We pay up to a \$40 allowance	
	Bifocal-lined Lenses	We pay 100%	We pay up to a \$60 allowance	
	Trifocal-lined Lenses	We pay 100%	We pay up to a \$80 allowance	
	Frames	We pay up to \$175 allowance	We pay up to \$75 allowance	
		Selection⁵: We pay 100%		
Contact Lenses Once every 24 months in lieu of frames and lenses ⁴ ; up to 12-month supply		Non-Selection: We pay up to a \$175 allowance; fitting and evaluation may be at an additional cost	We pay up to a \$105 allowance	

¹ You may go outside the network, but you are eligible for better discounts using network providers. Go to myuhcvision.com for a list of providers. ² Standard lenses include single vision, bifocal, and trifocal/ lenticular lenses, including standard scratch-resistant coating for eligible lenses as prescribed by a vision provider. ³ Standard frames include eyeglass frames, their fitting, and subsequent adjustments to maintain comfort and efficiency. ⁴ Select either eyeglasses (lenses and/or frames) or contacts, not both. ⁵ If you choose disposable lenses, depending on frequency of replacement, this may not cover a full 12-month supply. Work with your provider to determine what is covered.

Vision Benefit Network

Vision Benefits and How They Work

Vision benefits are administered by Spectera, Inc. We will cover vision services subject to the terms, conditions, exclusions and limitations of the policy, Vision Benefit Rider SA-S-2074-UHC.

Network Provider Services

These plans use the UnitedHealthcare Vision Network.* You will get the most value from your coverage when you see a provider in this large national network of eye doctors, optometrists and ophthalmologists, including both local doctors and well-known retail providers. Choose from network providers by visiting **myuhcvision.com**. Contact the provider, identify yourself as having UnitedHealthcare Vision coverage, and provide your name and date of birth to get started.



No ID card is needed, and there are no claim forms to fill out when obtaining services from a network provider.

Non-network Provider Services

You will need to pay in full at the time of service. You may then submit the details to us for reimbursement of covered benefits. See Vision Rider in the policy for details.

* Not all providers participate in all plans. Check with your provider before using your benefits.

Hearing Plan Benefits

These hearing benefits are included with your DVH plan, regardless of the dental plan you choose.

Hearing Benefits per covered person	
Hearing Waiting Period	None
Hearing Exam ¹ Coverage for routine hearing exam once every calendar year	We pay 100%
Hearing Aid(s) ¹ Once every 2 calendar years towards prescription or over-the-counter (OTC) hearing aids. Prescription hearing aid(s) include fitting evaluation. Hearing benefits are provided through network providers only.	We pay up to a \$750 allowance

Hearing Benefit Access

Hearing Benefits and How They Work

Hearing benefits are administered by UnitedHealthcare Hearing. We will cover hearing services subject to the terms, conditions, exclusions and limitations of the policy and Hearing Benefit Rider SA-S-2071-UHC-04.

Hearing benefits are provided through network providers only.

You can begin your journey by contacting UnitedHealthcare Hearing at **1-844-571-4958** or visiting **UHCHearing.com/SupplementalHearing**. Here you can learn more about hearing care and hearing aid options and schedule a hearing test. Once completed, if you qualify for hearing aid(s), you can order and receive them in person or through direct delivery. Follow-up support for prescription hearing aids is available in person or virtually.

Over-the-counter (OTC) hearing aids are also covered when purchased through UnitedHealthcare Hearing. A hearing test is not required for OTC hearing aids and follow-up support may vary. Explore and purchase OTC hearing aids by visiting **UHCHearing.com/SupplementalHearing**.

Purchasing through UnitedHealthcare Hearing does not require a claim submission. You are responsible for any amount in excess of the hearing benefit allowance or frequency in the policy.

Exclusions/Limitations

(insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. The purchase of this plan is not contingent upon purchasing or having any individual or group health insurance coverage.

Dental Exclusions & Limitations

General Exclusions and Limitations

No benefits will be paid for any service or treatment for which no charge is made. You will be fully responsible for payment for any services for which charges incurred are not covered expenses under the policy.

For ALL plans, the policy does not pay benefits for any service or treatment caused by, resulting from, for, which are, or relating to any of the following:

- Provided prior to the effective date or after the termination date of the policy.
- In excess of the frequency limitations or maximum benefits as shown in the policy.
- Covered expenses which exceed the non-network provider reimbursement, as shown in the policy.
- A service that is not rendered or that is not rendered within the scope of the provider's license.
- Telephone consultations or for failure to keep a scheduled appointment without giving the dental office the notice required.
- Experimental or investigational treatment or for complications there from.
- Which arise out of, or in the course of, employment for wage or profit for which benefits are paid under any workers' compensation insurance.
- Intentionally self-inflicted bodily harm.
- Any act of declared or undeclared war.
- The covered person taking part in a riot.
- The covered person's commission or attempt to commit a felony.
- Provided by a government plan, program, hospital or other facility, unless by law a covered person must pay and it is otherwise a covered expense or which by law must be provided by an educational institution.

- Provided without cost to a covered person in the absence of insurance covering the charge.
- Provided by an immediate family member or someone who ordinarily resides with a covered person.
- Received outside of the United States, except for a dental emergency.
- Related to the temporomandibular joint (TMJ), upper and lower jaw bone surgery or orthognathic surgery.
- Teeth that can be restored by other means; for purposes of periodontal splinting; to correct abrasion, erosion, attrition, bruxism, abfraction, or for desensitization; or teeth that are not periodontally sound or have a questionable prognosis.
- Performed solely for cosmetic/aesthetic reasons.
- Mouthguards; precision or semi-precision attachments; duplicate dentures; harmful habit appliances; occlusal guard except if expressly provided in the policy; replacement of lost or stolen appliances; treatment splints; bruxism appliance; sleep disorder appliance.
- Oral hygiene instructions; plaque control; charges for completing dental claim forms; photographs; any dental supplies including but not limited to take-home fluoride; sterilization fees; diagnostic casts; treatment of halitosis and any related procedures; lab procedures.
- Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the covered person's dental visit.
- Hospital or other facility charges and related anesthesia charges.
- Charges for dental services that are not documented in the dentist records, that are not directly associated with dental disease, or that are not performed in a dental setting.
- Two or more dental services are submitted and the dental services are considered part of the same dental service to one another, we will pay the most comprehensive dental service.

Exclusions/Limitations continued

(insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. The purchase of this plan is not contingent upon purchasing or having any individual or group health insurance coverage.

Dental Exclusions & Limitations, continued

• Two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one dental service contradicts the need for the other dental service), we will pay for the dental service that represents the final treatment.

For plans covering Major Services, the policy does not pay benefits for any service or treatment caused by, resulting from, for, which are, or relating to any of the following:

- Veneers, implant crowns, and 3/4 crowns.
- Replacement of bridges, crowns, or onlay which can be repaired or restored to natural function.
- Billed for incision and drainage if the involved abscessed tooth is removed on the same date of service.
- Reconstructive surgery when the primary purpose is to improve physiological functioning of the involved part of the body.
- Changing vertical dimension; restoring occlusion; bite analysis, congenital malformation.
- Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
- Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional (surgical) removal.
- Treatment of malignant neoplasms or congenital anomalies of hard or soft tissue, including excision.

- Replacement of crowns, if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the dentist.
 If replacement is necessary because of the covered person's noncompliance, the covered person is liable for the cost of the replacement.
- Separate charges for temporary crowns and temporary prosthetics and provisional crowns and provisional prosthesis.
- Altering vertical dimension and/or restoring or maintaining occlusion. Non-intravenous conscious sedation, analgesia, anxiolysis, inhalation of nitrous oxide and conscious sedation, unless expressly provided for in the policy.
- Orthodontic services.
- Acupuncture; acupressure and other forms of alternative treatment.
- Bone grafts, guided tissue regeneration, biologic materials to aid in soft and osseous tissue regeneration when performed in edentulous (toothless areas, ridge augmentation or preservations).
- Surgical extractions of wisdom teeth.

Exclusions/Limitations continued

(insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. The purchase of this plan is not contingent upon purchasing or having any individual or group health insurance coverage.

For plans covering Dentures and Partials, the policy does not pay benefits for any service or treatment caused by, resulting from, for, which are, or relating to any of the following:

- Replacement within 60 consecutive months of the last placement for full and partial dentures.
- Replacement of complete dentures, fixed and removable partial dentures, if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the dentist. If replacement is necessary because of the covered person's non-compliance, the covered person is liable for the cost of the replacement.
- Replacement of full or partial removable dentures which can be repaired or restored to natural function.
- Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.
- Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.

For plans covering Implants, the policy does not pay benefits for any service or treatment caused by, resulting from, for, which are, or relating to any of the following:

- · Covered expenses incurred during the waiting period.
- Any implant procedures performed which are not listed as covered implant procedures.
- Replacement of implants, implant crowns, implant prosthesis and implant supporting structures (such as connectors), if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the dentist. If replacement is necessary because of the covered person's non-compliance, the covered person is liable for the cost of the replacement.

Vision Exclusions & Limitations

Covered vision expenses will not include and no benefits are payable for any charges incurred for the following:

- Services or treatments that are already excluded in the General Exclusions and Limitations.
- Orthoptics or vision therapy training and any associated supplemental testing.
- Non-prescription items (e.g. plano lenses).
- Oversize lenses.
- Lenses not listed in the policy.
- Replacement of eyeglass frame and eyeglass lenses furnished under the Vision Rider which are lost or broken except at the normal intervals when services are otherwise available.
- Medical or surgical treatment of the eyes.
- Any eye examination or any corrective eyewear, required by an employer as a condition of employment.
- · Corrective vision treatment of an experimental or investigative nature.
- Corrective surgical procedures such as, but not limited to, Radial Keratotomy (RK) and Photo-refractive Keratectomy (PRK).
- Contact lenses if an eyeglass frame and eyeglass lenses are received in the same 24 months.
- Eyeglass frame and eyeglass lenses if contact lenses are received in the same 24 months.
- Eyewear except prescription eyewear.
- Charges that exceed the allowance amount listed in the policy.
- Optional lens extras.

Exclusions/Limitations continued

(insurance plans)

This is only a general outline of the exclusions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. The purchase of this plan is not contingent upon purchasing or having any individual or group health insurance coverage.

Hearing Exclusions & Limitations

Covered hearing expenses will not include, and no benefits are payable for, any charges incurred for the following:

- Services or treatments that are already excluded in the General Exclusions and Limitations.
- Services received by a hearing non-network provider.
- Assistive listening devices (ALDs).
- For medical and/or surgical treatment of the internal or external structures of the ear provided by a hearing aid dispenser.
- Ear protection devices or plugs.
- Replacement due to loss, theft, or damage to the hearing aid.
- Hearing aid maintenance including batteries, maintenance/service contracts, fittings, ear molds and other miscellaneous repairs.

Plan Provisions

This is only a general outline of the provisions. It is not an insurance contract, nor part of the insurance policy. You will find complete coverage details in the policy. The purchase of this plan is not contingent upon purchasing or having any individual or group health insurance coverage.

Calendar Year

A calendar year runs from January to December and starts over on January 1 of the following year. The maximum coverage amount applies during the calendar year.

Eligibility

The primary insured must be 64 and 11 months or older as of the effective date of the policy. The spouse or registered domestic partner can be any age. Dependent children are not eligible.

Misstatement of Age or Residence

If the covered person's age has been misstated and we would not have issued coverage for the covered person, we will refund the premium paid minus any benefit amounts paid by us, and coverage will be void from the effective date.

If you change your residence, you must notify us of your new residence within 60 days of the change. Your premium will be based on your new residence beginning on the first premium due date after the change. If your residence is misstated on your application, or you fail to notify us of a change of residence, we will apply the correct premium amount beginning on the first premium due date you resided at that residence. If the change results in a lower premium, we will refund any excess premium. If the change results in a higher premium, you will owe us the additional premium.

Non-Network vs. Network

You may pay more using non-network providers. Non-network providers may bill you for any amount up to the billed charge after the portion covered by the policy has been paid. Network providers have agreed to discounted pricing for covered expenses with no additional billing to you other than the coinsurance and deductible amounts.

Premium

You will be given at least a 31-day notice of any change in your premium. We will make no change in your premium solely because of claims made by a covered person under the policy. The covered person's type and level of benefits and the place of residence on the premium due date are some of the factors that may be used in determining your premium rates.

Reimbursement

If dental services are caused by the acts or omissions of a third party, we have the right to assert a lien to be reimbursed to the extent of benefits we paid for dental services, as outlined in the policy.

Renewability and Termination

The policy is renewable until the earliest of the following:

- Nonpayment of premiums when due, subject to the Grace Period provision in the policy.
- The date we receive a request from you to terminate the policy, or any later date stated in your request.
- The date we decline to renew the policy, as stated in the Guaranteed Renewable Subject to Listed Conditions provision in the policy.
- The date of your death. NOTE: If there is a covered spouse on policy, the spouse can continue coverage upon the primary insured's death.

Health Plan Notices of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

VIEW NOTICE HERE. Please review it carefully. (https://www.uhc.com/content/dam/uhcdotcom/en/npp/NPP-UHC-EI-UHOne-EN.pdf)

Conditions Prior To Coverage (Applicable with or without the Conditional Receipt)

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

- 1. The application is completed in full and is unconditionally accepted and approved by UnitedHealthcare Insurance Company.
- 2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date and any check is honored on first presentation for payment.
- 3. The policy is: (a) issued by UnitedHealthcare Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded. Keep an electronic copy of this document. It has important information.

The ratio of incurred claims to earned premiums (loss ratio) for total accident and health for UnitedHealthcare Insurance Company in all states in 2022 was 81.3%.



California Nondiscrimination Notice and Access to Communication Services

UnitedHealthcare Insurance Company does not exclude, deny covered health care benefits to or otherwise discriminate against any member on the ground of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability for participation in or receipt of the covered health care services under any of its health plans, whether carried out by UnitedHealthcare Insurance Company directly or through a Network Medical Group or any other entity with which UnitedHealthcare Insurance Company arranges to carry out covered health care services under any of its health plans.

Free services are available to help you communicate with us. Such as letters in other languages or in other formats like large print. Or you can ask for an interpreter at no charge. To ask for help, please call the toll-free number (800) 657-8205. TTY 711

If you think you weren't treated fairly because of your sex, age, race, color, national origin, or disability, you can send a complaint to:

Grievance Administrator PO Box 31379 Salt Lake City UT 84131-0379 Fax: 801-478-7595 Phone: 800-657-8205 uhoappealsandgrievances@uhc.com

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 number listed on your health plan ID card.

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

California Language Assistance Notice

<u>English</u>

IMPORTANT LANGUAGE INFORMATION:

You may be entitled to the rights and services below. You can get an interpreter or translation services at no charge. Written information may also be available in some languages at no charge. To get help in your language, please call your health plan at: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Spanish</u>

INFORMACIÓN IMPORTANTE DEL LENGUAJE:

Puede tener derecho a los derechos y servicios a continuación. Puede obtener un intérprete o servicios de traducción sin cargo. La información por escrito también puede estar disponible en algunos idiomas sin cargo. Para obtener ayuda en su idioma, llame a su plan de salud al: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Chinese</u>

重要語言信息:

您可能有權享受以下權利和服務。 您可以免費獲得口譯或翻譯服務。 書面信息也可能以某些語言 免費提供。 如需獲得您的語言幫助,請致電您的健康計劃:UnitedHealthcare Insurance Company 1-800-657-8205 / TTY:711.

<u>Arabic</u>

معلومات مهمة عن اللغة:

قد يحق لك الحصول على الحقوق والخدمات أدناه . يمكنك الحصول على مترجم أو خدمات ترجمة بدون مقابل .قد تكون المعلومات المكتوبة متاحة أيضًا في بعض اللغات دون مقابل .للحصول على المساعدة بلغتك ، يرجى الاتصال بخطة الرعاية الصحية الخاصة بك . TTY: 711 / 2005-657-8205 UnitedHealthcare Insurance Company 1-800-657-8205 : على العنوان التالي

<u>Armenian</u>

ԿԱՐԵՎՈՐ ԼԵԶՎԻ ՏԵՂԵԿՈՒԹՅՈՒՆՆԵՐ.

Դուք կարող եք իրավասվել ստորեւ նշված իրավունքներին եւ ծառայություններին։ Դուք կարող եք անվձար թարգմանիչ կամ թարգմանչական ծառայություններ ստանալ։ Գրավոր տեղեկությունները կարող են մատչելի լինել նաեւ որոշ լեզուներով անվձար։ Ձեր լեզվով օգնություն ստանալու համար խնդրում ենք զանգահարել ձեր առողջապահական ծրագիրը ` UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Cambodian</u>

ព័ត៌មានជាភាសាសំខាន់: អ្នកអាចមានសិទ្ធិទទួលបានសិទ្ធិនិងសេវាកម្មដូចខាងក្រោម។ អ្នកអាចទទួលបានអ្នកបកប្រែឬអ្នកបកប្រែភាសាដោយឥតគិតថ្លៃ។ ព័ត៌មានដែលអាចសរសេរបានអាចមានជាភាសាមួយចំនួនដោយមិនគិតថ្លៃ។ ដើម្បីទទួលបានជំនួយជាភាសារបស់អ្នកសូមទូរស័ព្ទទៅផែនការសុខភាពរបស់អ្នកនៅ: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

45676-U-0722

Farsi اطلاعات مهم در مورد زبان: شما ممکن است به حقوق و خدمات زیر توجه داشته باشید. شما می توانید مترجم یا خدمات ترجمه را بدون هزینه دریافت کنید. اطلاعات نوشته شده ممکن است در بعضی از زبانها بدون پرداخت هزینه باشد. برای دریافت کمک به زبان خود، لطفا با برنامه بهداشتی خود تماس بگیرید: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Hindi</u>

महत्वपूर्ण भाषा जानकारी:

आप नीचे अधिकार और सेवाओं के हकदार हो सकते हैं। आप बिना किसी शुल्क के एक दुभाषिया या अनुवाद सेवाएं प्राप्त कर सकते हैं। बिना किसी शुल्क के लिखित जानकारी कुछ भाषाओं में भी उपलब्ध हो सकती है। अपनी भाषा में सहायता प्राप्त करने के लिए, कृपया अपनी स्वास्थ्य योजना यहां कॉल करें: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Hmong</u>

COV LUS LUS TSEEM CEEB:

Koj tuaj yeem tsim nyog tau cov cai thiab cov kev pab hauv qab no. Koj tuaj yeem tau txais neeg txhais lus los yog txhais lus pab dawb tsis them nyiaj. Cov ntaub ntawv sau kuj muaj nyob rau qee hom lus dawb xwb. Xav tau kev pabcuam ntawm koj hom lus, thov hu rau koj qhov kev npaj khomob ntawm: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Japanese</u>

重要な言語情報:

あなたは以下の権利とサービスを受ける権利があります。 通訳や翻訳サービスを無料で受ける ことができます。 書かれた情報は、一部の言語で無償で入手できる場合もあります。 あなたの 言語で助けを得るためには、あなたの健康計画に電話してください: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Korean</u>

이 한 이 이 이 이 :

귀하는 아래 권리와 서비스를받을 자격이 있습니다. 통역사 또는 번역 서비스를 무료로 받으실 수 있습니다. 서면 □□는 일부 □□로 무료로 제공 될 수도 있습니다. 귀하의 □□로 도움을 받으려면 다음의 건강 플랜에 전화하십시오.UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Punjabi</u> ਮਹੱਤਵਪੂਰਨ ਭਾਸ਼ਾ ਜਾਣਕਾਰੀ:

ਤੁਸੀਂ ਹੇਠਾਂ ਦਿੱਤੇ ਅਧਿਕਾਰ ਅਤੇ ਸੇਵਾਵਾਂ ਦੇ ਹੱਕਦਾਰ ਹੋ ਸਕਦੇ ਹੋ ਤੁਸੀਂ ਬਿਨਾ ਕਿਸੇ ਲਾਗਤ 'ਤੇ ਦੁਭਾਸ਼ੀਆ ਜਾਂ ਅਨੁਵਾਦ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ. ਲਿਖਤੀ ਜਾਣਕਾਰੀ ਕੁਝ ਭਾਗੀਦਾਰਾਂ 'ਤੇ ਬਿਨਾਂ ਕਿਸੇ ਲਾਗਤ' ਤੇ ਵੀ ਉਪਲਬਧ ਹੋ ਸਕਦੀ ਹੈ. ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਆਪਣੀ ਸਿਹਤ ਯੋਜਨਾ ਨੂੰ ਇੱਥੇ ਕਾਲ ਕਰੋ: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Russian</u>

ВАЖНАЯ ИНФОРМАЦИЯ ЯЗЫКА:

Вы можете иметь право на права и услуги, указанные ниже. Вы можете бесплатно получить переводчика или услуги переводчика. Письменная информация также может быть доступна на некоторых языках бесплатно. Чтобы получить помощь на своем языке, позвоните в свой план медицинского обслуживания по адресу: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Tagalog</u>

IMPORMASYONG IMPORMASYON SA LANGUAGE:

Maaaring may karapatan ka sa mga karapatan at serbisyo sa ibaba. Maaari kang makakuha ng isang interpreter o mga serbisyo ng pagsasalin nang walang bayad. Ang nakasulat na impormasyon ay maaari ding makuha sa ilang mga wika nang walang bayad. Upang makakuha ng tulong sa iyong wika, mangyaring tawagan ang iyong planong pangkalusugan sa: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Thai</u>

ข้อมูลภาษาสำคัญ:

้คุณอ[้]าจได้รับสิทธิ์แ[้]ละบริการด้านล่าง คุณสามารถขอรับบริการล่ามหรือแปลภาษาโดยไม่มีค่าใช้จ่าย ข้อมูลที่เป็นลายลักษณ์อักษรอาจมีให้บริการในบางภาษาโดยไม่มีค่าใช้จ่าย หากต้องการความช่วยเหลือในภาษาของคุณโปรดติดต่อแผนประกันสุขภาพของคุณได้ที่: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

<u>Vietnamese</u>

THÔNG TIN NGÔN NGỮ QUAN TRỌNG:

Bạn có thể được hưởng các quyền và dịch vụ dưới đây. Quý vị có thể nhận dịch vụ phiên dịch hoặc dịch thuật miễn phí. Thông tin bằng văn bản cũng có thể có sẵn bằng một số ngôn ngữ miễn phí. Để nhận trợ giúp bằng ngôn ngữ của bạn, vui lòng gọi cho chương trình sức khỏe của bạn tại: UnitedHealthcare Insurance Company 1-800-657-8205 / TTY: 711.

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