Summary of Benefits and	Coverage: What this Plan Covers & What You Pay For C Choice Plus NC				
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 1-888-761-0341.or visit welcometouhc.com. 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/ or call 1-866-487-2365 to request a copy.					
Important Questions	Answers	Why This Matters:			
What is the overall <u>deductible</u> ?	<u>Network</u> : \$1,200 Individual / \$3,000 Family <u>Out-of-Network</u> : \$2,400 Individual / \$6,000 Family 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 covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> is covered before 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> 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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.			
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	<u>Network</u> : \$3,700 Individual / \$9,250 Family <u>Out-of-Network</u> : \$7,400 Individual / \$18,500 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, balance-billing charges, health care this plan doesn't cover and penalties for failure to obtain preauthorization for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.			
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>myuhc.com</u> or call 1-888-761-0341 for a 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> . 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 billing</u>). Be aware, your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.			
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.			



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

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	Virtual visits - 20% <u>coinsurance</u> by a Designated Virtual <u>Network Provider</u> . No virtual coverage <u>out-of-network</u>	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	20% coinsurance	40% coinsurance	None	
	Preventive care/screening/ immunization	No Charge	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or a \$500 penalty applies.	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or a \$500 penalty applies.	

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition More information about prescription coverage is available at <u>www.medone-</u> <u>rx.com</u>	Tier 1 Generics	1-31 Days: Greater of \$15 or 20% (\$25 Max); Retail 32-90 Days: Greater of \$45 or 20% (\$75 Max); Mail 32-90 Days: Greater of \$37.50 or 20% (\$60 Max)	Not Covered	Deductilbles does not apply to prescription. Certain medications may be excluded, require prior authorization, have quantity limits, or require step-therapy. Certain preventive medications (including certain contraceptives) are covered at no charge. If you choose to buy the brand-name drug when a generic equivalent is available, you will be required to pay the difference in cost between the generic and brand-name drug	
	Tier 2 Preferred Brand	1-31 Days: Greater of \$40 or 30% (\$70 Max); Retail 32-90 Days: Greater of \$120 or 30% (\$210 Max); Mail 32-90 Days: Greater of \$100 or 30% (\$175 Max)	Not Covered	unless it is noted on the prescription brand is medically necessary. Specialty Medications are required to be dispensed using MedOne Specialty Services Network. For Specialty medications using Copay Assistance: 30% coinsurance per drug per 30-day fill. Manufacturer assistance program covers most if not all of the coinsurance amount. Your out-of-pocket cost per 30-day supply will not	
	Tier 3 Non-Preferred Brand	1-31 Days: Greater of \$80 or 35% (No Max); Retail 32-90 Days: Greater of \$240 or 35% (No Max); Mail 32-90 Days: Greater of \$200 or 35% (No Max)	Not Covered	exceed \$150 maximum. Claim cost incurred by drugs included in the MedOne Copay Assist Program will NOT apply toward the annual deductible and out-of-pocket maximum, as most or all of the payment will be paid by th manufacturer copay assistance program. If you have actu out-of-pocket costs after the manufacturer copay assistan program has paid, you will pay no more than your copay coinsurance when utilizing the manufacturer's copay	
	Tier 4 Specialty	\$150	Not Covered	assistance. Specialty medications have an annual out of pocket maximum of \$1,800 per member.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network for certain services or a \$500 penalty applies.	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	

		What Yoเ			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency room care	20% coinsurance	*20% coinsurance	* <u>Network</u> <u>deductible</u> applies	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	*20% coinsurance	* <u>Network</u> <u>deductible</u> applies	
	<u>Urgent care</u>	20% coinsurance	40% coinsurance	None	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
stay	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	None	
lf you need mental health, behavioral	Outpatient services	20% coinsurance	40% coinsurance	Preauthorization is required <u>out-of-network</u> for certain services or a \$500 penalty applies.See your policy or <u>plan</u> document for additional information about EAP benefits.	
health, or substance abuse services	Inpatient services	20% coinsurance	40% <u>coinsurance</u>	Preauthorization is required <u>out-of-network</u> for certain services or a \$500 penalty applies.See your policy or <u>plan</u> document for additional information about EAP benefits.	
	Office visits	No Charge	40% coinsurance	<u>Cost sharing does not apply for preventive services.</u> Depending on the type of service a <u>copayment</u> , <u>coinsurance</u>	
lf you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
	Childbirth/delivery facility services	20% coinsurance	40% <u>coinsurance</u>	Inpatient preauthorization applies <u>out-of-network</u> if stay exceeds 48 hours (C-Section: 96 hours) or a \$500 penalty applies.	
If you need help recovering or have other special health needs	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 40 visits per calendar year. <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limits per calendar year: Physical, Speech, Occupational, Pulmonary: Unlimited; Cardiac: 36 visits <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
	Habilitative services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Services are provided under <u>Rehabilitation Services</u> above. <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
	Skilled nursing care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 30 days per calendar year (combined with inpatient rehabilitation). <u>Preauthorization</u> is required <u>out-of-network</u> for certain services or a \$500 penalty applies.	
	Durable medical equipment	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required <u>out-of-network</u> for DME over \$1,000 or no coverage.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization is required out-of-network before admission for an Inpatient Stay in a hospice facility or a \$500 penalty applies.	
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to 1 exam every year.	
	Children's glasses	Not Covered	Not Covered	No coverage for Children's glasses.	
	Children's dental check-up	Not Covered	Not Covered	No coverage for Children's Dental check-up.	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check	k your policy or plan document for more information	and a list of any other <u>excluded services</u> .)
 Acupuncture Bariatric surgery Cosmetic surgery Dental care Glasses 	 Infertility treatment Long-term care Non-emergency care when travelling outside - the U.S. 	 Private duty nursing Routine foot care – Except as covered for Diabetes Weight loss programs
Other Covered Services (Limitations may apply to the	ese services. This isn't a complete list. Please see yo	our <u>plan</u> document.)
 Chiropractic (Manipulative care) – 26 visits per calendar year 	Hearing aids - limited to under age 18	• Routine eye care (adult) 1 exam per year

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <u>www.dol.gov/ebsa</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 the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information 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: the Member Service number listed on the back of your ID card or <u>myuhc.com</u> or the Employee Benefits Security Administration at 1-866-444-3272 or <u>dol.gov/ebsa/healthreform</u>.

Additionally, a consumer assistance program may help you file your appeal. Contact 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? Yes

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-761-0341. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-761-0341. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-761-0341. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-761-0341.

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:

The total Peg would pay is



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

\$2,050

The total Mia would pay is

Peg is Having a Baby (9 months of in- <u>network</u> pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in- <u>network</u> care of a well- controlled condition)		Mia's Simple Fracture (in- <u>network</u> emergency room visit and follow up care)	
The plan's overall deductible\$1,200Specialist coinsurance20%Hospital (facility) coinsurance20%Other coinsurance20%		Specialist coinsurance20%Hospital (facility) coinsurance20%		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsuran</u> Other <u>coinsurance</u> 	20
This EXAMPLE event includes service <u>Specialist</u> office visits (<i>pre-natal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood</i> v <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes service Primary care physician office visits (include education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose met	ling disease	This EXAMPLE event includes <u>Emergency room care</u> (including in <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutor <u>Rehabilitation services</u> (physical to	medical supplies) ches)
Total Example Cost\$12,700		Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$1,200	Deductibles \$1,050		<u>Deductibles</u>	\$1,200
<u>Copayments</u>	\$10	Copayments \$1,000		<u>Copayments</u>	\$10
<u>Coinsurance</u>	<u>ce</u> \$2,000 <u>Coi</u>		\$0	<u>Coinsurance</u>	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	r exclusions \$60 Limits or exclusions		\$0	Limits or exclusions	\$0

The total Joe would pay is

\$3,270

\$1,510

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC Civil Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights Grievance. P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services. **Online:** <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u> Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. **Phone:** Toll-free 1-800-368-1019, 800-537-7697 (TDD) **Mail:** U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC), TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請撥打本福利和承保摘要(Summary of Benefits and Coverage, SBC)內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서(Summary of Benefits and Coverage, SBC)에 기재된 무료전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

تنبيه: إذا كنت تتحدت العربية (Arabic)، فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية (Summary of Benefits and Coverage، SBC) هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefíts and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項:日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。 本「保障および給付の概要」(Summary of Benefits and Coverage, SBC)に記載されているフリー ダイヤルにてお電話ください。 توجه: اگر زیان شما فارسی (Farsi) است، خدمات امداد زیانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage، SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते है, आपको भाषा सहायता सेबाएं, नि:शुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយកាសាខ្មែរ (Khmer) សេវាជំនួយកាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការរ៉ាបង់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániłti'go, saad bee áka'anída'awo'ígií, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shọọdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíík'ehgo béésh bee hane'í biká'ígií bee hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).