



Cov ntaub ntawv ntawm Lub Ntsiab ntawm Cov Txiaj Ntsig Pab thiab Kev Pab Them Nqi (Summary of Benefits and Coverage, SBC) yuav pab koj xaiv qhov [chaw npaj](#)kho mob. SBC yuav qhia koj txog qhov koj thiab qhov [chaw npaj](#) yuav sib faib them nqi li cas rau cov kev pab cuam kho mob uas tau txais kev pab them. NCO TSEG: Cov xov xwm hais txog tus nqi ntawm qhov [chaw npaj](#) no (hu ua [nqi fajseeb](#)) yuav muab tuaj nyias muaj nyias [chaw](#). Nov tsuas yog lub ntsiab xwb. Xav paub ntau ntxiv txog koj qhov kev pab them nqi, lossis tau txais daim theej qauv ntawm tag nrho cov lus hais txog kev pab them nqi, [insert contact information]. Xav tau cov lus txhais ntsiab txhua yam ntawm cov lus uas muaj ntau, xws li [cov nqi tso cai](#), [kev sau nqi rau cov nqi uas tshuav](#), [cov nqi sib pab them](#), [cov nqi uas yus nrog them](#), [cov nqi txiav them ua ntej](#), [kws kho mob](#), lossis lwm cov lus [muaj kab hauv gab](#), mus saib daim Ntawv Txhais Ntsiab Lus. Koj tuaj yeem tshuaj xyuas daim Ntawv Txhais Ntsiab Lus ntawm [www.\[insert\].com](#) lossis hu rau 1-800-[insert] txhawm rau thov daim ntawv theej qauv.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov Nov Thiaj Li Yog Teeb Meem:
Qhov nqi txiav them ua ntej xam tag nrho raug li cas?	\$	
Puas muaj cov kev pab cuam uas tau txais kev pab them nqi ua ntej koj them puv raws li koj qhov nqi txiav them ua ntej ?		
Puas muaj lwm cov cov nqi txiav them ua ntej rau cov kev pab cuam tsom tshwj xeeb?	\$	
Tus tswj ciam rho yus pob nyiaj them rau qhov chaw npaj no yog li cas?	\$	
Dab tsi yog yam tsis xam nkag rau hauv tswj ciam kev rho yus pob nyiaj them ?		
Puas yog tias koj yuav tau them nqi kho mob tsawg dua yog tias koj siv tus kws kho mob hauv kev koom tes ?		
Koj puas xav tau ib tsab ntawv xa mus ntxiv txhawm rau mus ntsib ib tug kws kho mob tshwj xeeb ?		



Txhua yam nqi [nqi yus nrog them](#) thiab [nqi sib pab them](#) uas tau qhia rau hauv daim duab piav qhia no yog tom qab koj tau them txog koj qhov [nqi txiav them ua ntej](#), yog tias siv ib qhov nqi [txiav them ua ntej](#) rau.

Kev Tshwm Sim Ntsig Txog Kev Kho Mob Uas Muaj Ntau	Cov Kev Pab Cuam Uas Koj Xav Tau	Yam Uas Koj Yuav Tau Them		Cov Kev Txwv Tsis Pub Dhau, Cov Kev Zam, thiab Lwm Yam Lus Qhia Tseem Ceeb
		Ib Tus Kws Kho Mob Hauv Kev Koom Tes (Koj yuav tau them qhov tsawg kawg nkaus)	Tus Kws Kho Mob Sab Nrauv (Koj yuav tau them qhov ntau)	
Yog tias koj mus kho mob tom ib tus ib tus kws kho mob chav ua hauj lwm los yog lub tsev tshuaj mob	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los yog kev mob nkeeg dab tsi			
	Kev mus ntsib kws kho mob tshwj xeeb Kev kho mob tiv thaiv/kev txheeb xyuas/ kev txhaj tshuaj tiv thaiv			
Yog tias koj muaj kev kuaj mob	Kev kuaj mob (x-ray, kuaj ntshav)			
	Kev ntsuam xyuas siv cuab yeej CT: Kev Tsom Hluav Taws Xob Txheeb Suav (Computed Tomography, CT)/ PET: Kev Tsom Hluav Taws Xob Tso Pa Positron (Positron Emission Tomography, PET), MRI: Kev Yees Duab Siv Suab Ntxhe Hlau Nplaum (Magnetic Resonance Imaging, MRI) rub ntsuam xyuas)			
Yog tias koj xav tau tshuaj kho koj qhov kev mob nkeeg los yog tus mob Xav paub ntau ntxiv hais txog kev pab them nqi tshuaj raws ntawv yuav tshuaj muaj nyob rau ntauw www.[ntaus rau].com	Cov tshuaj ib txwm siv			
	Cov tshuaj muaj koob npe uas xav siv			
	Cov tshuaj tsis muaj koob npe			
	Tshuaj tshwj xeeb			
Yog tias koj muaj kev phais mob nyob rau chav uas tsis yog neeg mob pw hauv tsev kho mob	Tus nqi chaw kho mob (xws li, qhov chaw phais mob uas txav mus los tau)			
	Cov nqi them rau tus kws kho mob/kws phais mob			
Yog tias koj xav tau kev saib xyuas ntsig txog kev kho mob sai sai	chav kho mob thaum muaj mob ceev			
	tsheb thauj neeg mob thaum muaj mob ceev			
	kev kho mob xwm txheej ceev			
Yog tias koj pw hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntauw (xws li, chav pw kho mob)			
	Cov nqi them rau tus kws kho mob/kws phais mob			

[* Xav paub ntau ntxiv txog cov tswj ciam thiab cov nqi uas tsis xam nkag, mus saib qhov [chaw npaj](#) lossis cov ntauw ntawv ntawm txoj cai tswj ntawm [www.insert.com].] **Phab ntawv thib 2 ntawm 5**

Kev Tshwm Sim Ntsig Txog Kev Kho Mob Uas Muaj Ntau	Cov Kev Pab Cuam Uas Koj Xav Tau	Yam Uas Koj Yuav Tau Them		Cov Kev Txwv Tsis Pub Dhau, Cov Kev Zam, thiab Lwm Yam Lus Qhia Tseem Ceeb
		Ib Tus Kws Kho Mob Hauv Kev Koom Tes (Koj yuav tau them qhov tsawg kawg nkaus)	Tus Kws Kho Mob Sab Nrauv (Koj yuav tau them qhov ntau)	
Yog tias koj xav tau kev pab cuam kho mob ntsig txog kev puas hlwb, kev kho mob raws xeeb ceem, los yog kev raug tsim txom los ntawm tshuaj muaj yees	Cov kev pab cuam kho mob rau cov neeg mob uas tsis pw hauv tsev kho mob			
	Cov kev pab cuam kho mob rau cov neeg mob pw hauv tsev kho mob			
Yog tias koj cev xeeb tub	Kev mus ntsib tsev kho mob			
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm kws kho mob uas pab yug me nyuam			
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam			
Yog tias koj xav tau kev pab kho mob kom koj lub cev rov qab zoo li qub tuaj los yog xav tau lwm yam kev pab ntsig txog kev noj qab haus huv tshwj xeeb	kev saib xyuas kho mob kom noj qab haus huv nyob rau tom vaj tom tsev			
	cov kev pab cuam kho mob kom lub cev rov qab zoo los			
	cov kev pab cuam kho mob kom rov zoo los			
	kev saib xyuas kho mob ntsig txog kev pab tu uas muaj kev paub thiab txawj heev			
	cuab yeej kho mob kav ntev			
	cov kev pab cuam kho mob nyob rau chaw uas neeg mob hnyav heev xyov kho puas tau lawm thiab ze rau qhov yuav tag lub neej txoj sia			
Yog tias koj tus me nyuam xav tau kev pab kho hniav los yog kho qhov muag	kev kuaj xyuas me nyuam lub qhov muag			
	Tsom iav qhov muag me nyuam yaus			
	kev kuaj xyuas me nyuam yaus hniav			

Cov Kev Pab Cuam Kho Mob Uas Raug Cais Tawm Tsis Muaj Kev Pab Them Nqi Kho Mob thiab Lwm Yam Kev Pab Cuam Kho Mob Uas Tau Txais Kev Pab Them Nqi Kho Mob:

Cov Kev Pab Cuam Uas Feem Ntau Koj Qhov [Chaw Npaj](#) Tsis Pab Them (Tshawb xyuas koj cov ntaub ntawv ntawm txoj cai tswj lossis qhov [chaw npaj](#) kom paub ntau ntxiv thiab daim ntawv teev npe ntawm lwm cov [kev pab cuam uas tsis xam nkag](#).)

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Lwm Yam Kev Pab Cuam Kho Mob Uas Tau Txais Kev Pab Them Nqi (Cov tswj ciam uas kuj yuav muab siv rau cov kev pab cuam no). Qhov no nws tsis yog daim ntawv teev npe tag nrho. Thov mus saib koj cov ntaub ntawv ntawm qhov [chaw npaj](#))

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Koj Cov Cai Txhawm Rau Txuas Ntxiv Kev Pab Them Nqi: Muaj cov koom haum uas tuaj yeem pab tau yog tias koj xav txuas ntxiv koj qhov kev pab them nqi tom qab nws tag mus. Cov xov xwm chaw tiv tauj rau cov koom haum ntawd yog: [insert State, HHS, DOL, and/or other applicable agency contact information]. Lwm cov kev xaiv kev pab them kuj yuav muaj rau koj tib yam thiab, uas xam muaj kev yuav kev pab them kev fajseeb rau ib leeg zus los ntawm [Chaw Fajseeb Kho Mob Kiab Khw](#). Xav paub ntau ntxiv hais txog [Kiab Khw](#), mus saib hauv [www.HealthCare.gov](#) lossis hu rau 1-800-318- 2596.

Koj Cov Cai Hais Txog Kev Tsis Txaus Siab thiab Kev Thov Rov Hais Dua: Muaj cov koom haum uas tuaj yeem pab tau yog tias koj muaj kev tsis txaus siab rau koj qhov [chaw npaj](#) rau ib qho kev tsis lees txais ntawm ib qho [kev thov](#). Qhov kev tsis txaus siab no hu ua [gntawv tsis txaus siab](#) lossis [ntawv thov rov hais dua](#). Yog xav paub ntau ntxiv txog koj cov cai, saib cov lus piav qhia txog cov txiaj ntsig pab koj yuav tau txais rau qhov [kev thov](#) fab kev kho mob ntawd. Koj cov ntaub ntawv ntawm qhov [chaw npaj](#) kuj tseem muab cov xov xwm tag nrho hais txog kev xa ib tsab [ntawv thov](#), [kev thov rov hais dua](#), lossis ib tsab [ntawv tsis txaus siab](#) rau ib lub paus ntsis twg mus rau koj qhov [chaw npaj](#). Yog xav paub ntau ntxiv txog koj cov cai, tsab ntawv ceeb toom nov, los yog kev pab, tiv tauj rau: [insert applicable contact information from instructions].

Qhov chaw npaj no puas muab Kev Pab Them Nqi Kho Mob Tseem Ceeb Yam Tsawg Kawg Nkaus rau koj? [Yes/No]

[Kev Pab Them Nqi Kho Mob Tseem Ceeb Yam Tsawg Kawg Nkaus](#) feem ntau xam muaj [cov chaw npaj](#), [chaw fajseeb kho mob](#) uas muaj raws [Kiab Khw](#) lossis lwm cov cai tswj kiab khw rau ib leeg zus, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam kev pab them nqi tshwj xeeb. Yog tias koj tsim nyog rau qee hom tshwj xeeb ntawm [Kev Pab Them Nqi Kho Mob Yam Tsawg Kawg Nkaus](#), tej zaum koj kuj yuav tsis tsim nyog rau [nyiaj them se nqi fajseeb](#).

Qhov chaw npaj no puas ua tau raws li Cov Qauv Hais Txog Tus Nqi Yam Tsawg Kawg Nkaus (Minimum Value Standards)? [Yes/No/Not Applicable]

Yog tias koj qhov [chaw npaj](#) ua tsis tau raws li [Cov Qauv Hais Txog Tus Nqi Yam Tsawg Kawg Nkaus](#), koj kuj yuav tsim nyog rau ib qho [nyiaj them se nqi fajseeb](#) los mus pab koj them rau qhov [chaw npaj](#) los ntawm lub [Kiab Khw](#).

Cov Kev Pab Cuam Ntsig Txog Ncauj Ke Kev Hais Lus

[Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码[insert telephone number].]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [insert telephone number].]

Xav saib cov piv txwv txog ntawm qhov uas qhov [chaw npaj](#) no yuav pab them nqi li cas rau cov xwm txheej kho mob piv txwv, ces saib tshooj ntxiv mus.

Cov Lus Nthuav Ohia Ntawm Tsab Cai Txo Haujlwm Ntaub Ntawv (Paperwork Reduction Act, PRA): Raws li Tsaib Cai Txo Ntaub Ntawv ntawm 1995 (Paperwork Reduction Act of 1995), tsis muaj leej twg yuav raug tseev kom teb rau cov xov xwm tshwj hais tias nws tshwm rau tus najnpawb tswj tuav ntawm lub Chaw Ua Hauj Lwm Kev Tswj Tuav thiab Nyiaj Npaj (OMB). uas siv tau Tus najnpawb tswj tuav OMB uas siv tau rau cov xov xwm no yog **0938-1146**. Lub sij hawm uas yuav tsum tau ua kom tiav cov xov xwm no raug kwv yees li xam qhov nruab nrab ntawm **0.08** teev rau ib lo lus teb, xam nrog lub sijhawm los tshuaj xyuas cov lus qhia, tshawb nrhiav cov ntaub ntawv uas twb muaj lawm, suav sau cov ntaub ntawv xav tau, thiab ua kom tiav thiab tshuaj xyuas cov xov xwm. Yog tias koj muaj lus xam pom hais txog qhov yog ntawm kev kws yees lub sijhawm lossis cov lus qhia rau kev txhim kho daim ntawv no, thov sau ntawv mus rau: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244 -1850.

[* Xav paub ntau ntxiv txog cov tswj ciam thiab cov nqi uas tsis xam nkag, mus saib qhov [chaw npaj](#) lossis cov ntaub ntawv ntawm txoj cai tswj ntawm [www.insert.com].] **Phab ntawv thib 4 ntawm 5**

Hais txog cov Ua Piv Txwv Ntawm Kev Pab Them Nqi Kho Mob nov:



Qhov nov tsis yog qhov chaw kwv yees tus nqi. Cov kev kho mob uas muab qhia tsuas yog piv txwv txog qhov lub [chaw npaj](#) no yuav pab them nqi kho mob li cas. Tus nqi uas koj yuav tsum tau them tseeb tiag ntawd nws yuav sib txawv nyob ntawm seb qhov kev kho mob tseeb tiag uas koj tau txais raug li cas, cov nqi kho mob uas koj cov [cov kws kho mob](#) yuav sau nqi li cas, thiab lwm yam txuam thawj ntiv. Tsi ntsees rau cov nqi [koom them](#) ([nqi txiav them ua ntej](#), [cov nqi yus nrog them](#) thiab [nqi sib pab them](#)) thiab [cov kev pab cuam](#) los ntawm [qhov nchaw npaj uas tsis xam nrog](#). Siv qhov lus qhia no txhawm rau sib piv nrog feem ntawm cov nqi kho mob tej zaum koj yuav tau them muaj nyob rau hauv cov [cov kev npaj](#) ntsig txog kev noj qab haus huv uas sib txawv. Thov koj nco ntsoov hais tias cov kev piv txwv ntsig txog kev pab them nqi kho mob no tsuas yog xam raws kev pab them nqi kho mob rau tus kheej ib leeg nkaus xwb.

Peg Tab Tom Tau ib Tus Me Nyuam Mos

(9 lub hlis ntawm kev saib xyuas kho mob ua ntej yug me nyuam los ntawm ib tus kws kho mob uas koom lag luam ua ke thiab kev pab yug me nyuam nyob rau tom tsev kho mob)

- Tag nrho qhov [chaw npaj](#) cov [nqi txiav them ua ntej](#) \$
- [Kws kho mob tshwj xeeb](#) [[nqi koom them](#)] \$
- Tsev kho mob (chaw kho mob) [[nqi koom them](#)] %
- Lwm cov [[nqi koom them](#)] %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

[Kws kho mob tshwj xeeb](#) kev mus ntsib ntawm tsev kho mob (kev saib xyuas ua ntej yug)
 Kev Pab Cuam Ntsig Txog Kev Yug Me Nyuam/Kev Pab Cuam Los Ntawm Kws Kho Mob Uas Pab Yug Me Nyuam
 Kev Pab Cuam Ntsig Txog Kev Yug Me Nyuam/Kev Pab Cuam Los Ntawm Qhov Chaw Uas Pab Yug Me Nyuam
[Cov kev kuaj mob](#) (kev tsom ultrasounds thiab kuaj ntshav)
 Kev mus ntsib [kws kho mob tshwj xeeb](#) kev siv tshuaj loog (anesthesia)

Tus Nqi Piv Txwv Xam Tag Nhro	\$12,700
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Raws li qhov kev piv txwv no, Peg yuav them:

<i>Cost Sharing (Nqi Koom Them)</i>	
Cov nqi txiav them ua ntej	\$
Cov nqi yus nrog them	\$
Nqi sib pab them	\$
<i>Cov nqi uas tsis tau txais kev pab them</i>	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	\$
Cov nqi kho mob uas Joe yuav tsum tau them xam tag nrho yog	\$

Kev tswj tuav Joe tus Mob Ntshav Qab Zib Hom 2

(ib xyoos ntawm kev kho mob hauv kev koom tes ntawm ib lub zwj ceeb uas tswj tau zoo)

- Tag nrho qhov [chaw npaj](#) cov [nqi txiav them ua ntej](#) \$
- [Kws kho mob tshwj xeeb](#) [[nqi koom them](#)] \$
- Tsev kho mob (chaw kho mob) [[kev koom them nqi](#)] %
- Lwm qhov [[kev koom them nqi](#)] %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

Cov kev mus ntsib tom tsev kho mob ntawm tus [thawj kws kho mob](#) (uas xam nrog kev kawm txog kab mob)
[Kev kuaj mob](#) (kuaj ntshav)
[Cov tshuaj uas muaj ntaub ntawv sau qhia txog kev noj](#)
[Cuab yeej kho mob kav ntev](#) (lub ntsuas ntshav qab zib)

Tus Nqi Piv Txwv Xam Tag Nhro	\$5,600
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Raws li qhov kev piv txwv no, Joe yuav tsum tau them:

<i>Cost Sharing (Nqi Sib Koom Them)</i>	
Nqi txiav them ua ntej	\$
Ccov nqi yus nrog them	\$
Nqi tuam txhab is saws las sib pab them	\$
<i>Cov nqi uas tsis tau txais kev pab them nqi kho mob</i>	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	\$
Cov nqi kho mob uas Joe yuav tsum tau them xam tag nrho yog	\$

Mia Pob Txha Tawg Yooj Yim

(kev mus ntsib chav kho mob thaum muaj mob ceev thiab kev saib xyuas kho mob ua ntu zus los ntawm ib tug kws kho mob hauv kev koom tes)

- Tag nrho qhov [chaw npaj](#) cov [nqi txiav them ua ntej](#) \$
- [Kws kho mob tshwj xeeb](#) [[kev koom them nqi](#)] \$
- Tsev kho mob (chaw kho mob) [[nqi koom them](#)] %
- Lwm cov [[nqi koom them](#)] %

Qhov kev tshwm sim ua KEV PIV TXWV zaum no muaj cov kev pab cuam kho mob xws li:

[Kev kho mob hauv chav xwm txheej ceev](#) (xam nrog cov khoom siv kho mob)
[Kev kuaj mob](#) (x-ray)
[Cuab yeej kho mob kav ntev](#) (pas nrig)
[Cov kev pab cuam kho kom zoo rov los](#) (kev kho lub cev)

Tus Nqi Piv Txwv Xam Tag Nhro	\$2,800
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Raws li qhov kev piv txwv no, Mia yuav tau them:

<i>Cost Sharing (Kev Koom Them Nqi)</i>	
Cov nqi txiav them ua ntej	\$
Cov nqi yus nrog them	\$
Nqi sib pab them	\$
<i>Cov nqi kho mob uas tsis tau txais kev pab them</i>	
Cov kev txwv tsis pub dhau los yog kev cais tawm tsis muaj kev pab them nqi kho mob	\$
Cov nqi kho mob uas Mia yuav tau them xam tag nrho yog	\$

Qhov [chaw npaj](#) yuav muaj feem xyuam rau lwm cov nqi ntawm cov kev pab cuam uas pab them raws qhov PIV TXWV no.