


**Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob:** Txoj Phiaj Xwm no Duav Tau Dab Tsi & Koj Them Nqi Dab Tsi Rau Cov Kev Pab Cuam  
**TAYLOR CORPORATION – HSA Plan**

**Lub Sij Hawm Pab Them Nqi Kho Mob: Pib txij hnuab los sis tom qab hnuab tim 01/01/2024**  
**Txoj Kev Pab Them Nqi Duav Roos rau:** Ib Tus Neeg/Tsev Neeg | **Hom Phiaj Xwm Kho Mob: HSA**

 **Daim Ntawv Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob (SBC) yuav pab koj xaiv ib [txoj phiaj xwm kho mob](#). Daim SBC yuav qhia rau koj txog txoj hau kev uas koj thiab [txoj phiaj xwm kho mob](#) yuav them nqi rau kev pab cuam saib xyuas kho mob. LUS CIM TSEG: Cov ntaub ntawv hais txog tus nqi ntawm [txoj phiaj xwm kho mob](#) no (hu tias qhov [nqipovhwm](#)) yuav nyob hauv lwm daim ntawv.**

**Qhov no tsuas yog cov ntsiab lus suav sau xwb.** Xav paub ntau ntiv txog koj tus nqi them kho mob, los sis xa tau ib daim ntawv theej ua tiav ntawm kev pab them nqi, mus saib rau [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor) los sis hu xov tooj rau 1-866-289-5154. Rau tej kev txhais lus ntawm cov ntsiab lus uas ib txwm muaj, xws li [tus nqi ua tso cai](#), [kev sau nqi qhov uas seem](#), [sib koom them nqi is saws las](#), [sib koom them nqi kho mob](#), [tus nqi yus them ua ntej](#), [kws muab kev pab kho mob](#), los sis lwm cov lus uas [ke sab hauv qab](#) saib Cov Ntsiab Lus Txhais. Koj tuaj yeem mus saib Cov Ntsiab Lus Txhais ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau 1-866-289-5154 thov luam ib daim ntawv theej.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov No Thiaj Muaj Teeb Meem:
<p><a href="#">Tus nqi yus them yus ua ntej (deductible)</a> tag nrho yog li cas?</p>	<p><b>\$6,600</b> toj ib leeg/<b>\$13,200</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$12,700</b> toj ib leeg/<b>\$25,400</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Feem ntau mas, koj yuav tsum them txhua tus nqi los ntawm <a href="#">cov kws muab kev pab kho mob</a> mus txog tus nqi <a href="#">yus them yus ua ntej</a> ua ntej <a href="#">txoj phiaj xwm kho mob</a> no pib them cov nqi.            Txoj <a href="#">phiaj xwm kho mob no</a> muaj ib co nqi <a href="#">yus them ua ntej</a>. Yog koj muaj neeg hauv koj tsev neeg nyob hauv <a href="#">txoj phiaj xwm kho mob</a>, txhua tus neeg ntawv yuav tau them nqi kho mob rau lawv tus kheej <a href="#">yus them yus ua ntej</a> mus txog thaum tag nrho cov nyaj <a href="#">yus them yus ua ntej</a> tag nrho cov neeg haum tsev yuav tau them lawv cov nuj nqi kom tag nrho <a href="#">cov nqi yus them yus ua ntej</a>.</p>
<p><b>Puas muaj cov kev pab cuam uas tau txais kev pab them nqi duav roos ua ntej koj ncav cuag koj <a href="#">tus nqi yus them yus ua ntej (deductible)</a>?</b></p>	<p>Tau. Muaj nyaj kho mob me nyuam yaus, kev saib xyuas ua ntej tsis tau yug me nyuam thiab cov kev pab cuam <a href="#">kev tiv thaiv kho mob hauv pab pawg kho mob koom tes ua ke</a> uas tau txais kev pab them nqi ua ntej koj tuaj yeem them koj <a href="#">tus nqi yus them yus ua ntej</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no pab them nqi duav roos rau qee cov khoom thiab cov kev pab cuam uas koj tseem tsis tau ncav cuag rau cov nqi ntawm <a href="#">tus nqi yus them yus ua ntej</a>. Tiam sis ib qhov kev <a href="#">sib koom them nqi</a> los sis <a href="#">sib koom them is saws las</a> tuaj yeem siv tau. Piv txwv tias, <a href="#">txoj phiaj xwm kho mob</a> no them tau rau <a href="#">cov kev pab cuam tiv thaiv</a> uas tsis tag <a href="#">sib koom them nqi</a> thiab ua ntej koj tuaj yeem them tau tus nqi <a href="#">yus them yus ua ntej</a>. Mus saib cov npe ntawv pab them nqi <a href="#">cov kev pab cuam tiv thaiv</a> ntawm <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>.</p>

<p>Puas tau muaj lwm <a href="#">cov nqi uas yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis muaj</p>	<p>Koj tsis tas yuav them rau <a href="#">cov nqi yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb.</p>
<p>Cov nyiaj uas <a href="#">rho hauv hnab tsos los them</a> rau txoj phiaj xwm kho mob no yog ntau npaum li cas?</p>	<p><b>\$6,600</b> toj ib leeg/<b>\$13,200</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$12,700</b> toj ib leeg/<b>\$25,400</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Cov <a href="#">nqi ua koj yuav tau rho nyiaj hauv hnab tshos them ntau tshaj</a> rau ib lub xyoo yog tag nro rau cov kev pab cuam them nqi kho mob. Txoj <a href="#">phiaj xwm kho mob</a> no tsuas them me ntsis <a href="#">ntawm cov nyiaj rho hnab hnab tshos them</a> ntauw xwb. Yog koj muaj lwm tus neeg hauv koj tsev neeg uas nyob hauv txoj <a href="#">phiaj xwm kho mob no</a>, lawv yuav tsum tau them rau lawv tus kheej raws li <a href="#">cov nyiaj uas rho hnab tshos them</a> kom txog qhov <a href="#">nyiaj uas rho hauv hnab tshos them</a> uas tsev neeg yuav tau them tag nrho.</p>
<p>Dab tsi uas tsis raug xam nyob hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>?</p>	<p><a href="#">Nqi tuav pov hwm</a>, <a href="#">cov nqi tseem tshuav</a> yuav tau them (tshwj tsis yog tias tsis tau tso cai rau them <a href="#">cov nqi tseem tshuav</a>), thiab kev saib xyuas kev kho mob uas txoj <a href="#">phiaj xwm kho mob</a> no tsis tau them.</p>	<p>Txawm tias koj them cov nqi no lawm los xij, tiam sis lawv tsis suav xam rau hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>.</p>
<p>Puas yog koj yuav tau them tsawg yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob hauv pab pawg koom tes ua ke</a>?</p>	<p>Tau. Mus saib rau <a href="http://www.bluecrossmn.com/taylor">www.bluecrossmn.com/taylor</a> los sis hu rau 1-866-289-5154 ntawm ib daim ntawv sau npe uas muaj <a href="#">pab pawg kws kho mob koom tes ua ke cov kws muab kev pab kho mob</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no siv ib tus <a href="#">kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a>. Koj yuav them tsawg tuaj yog tias koj siv ib tus <a href="#">kws muab kev pab kho mob</a> nyob hauv qhov <a href="#">txoj hiaj xwm kho mob li pab pawg kho mob koom tes ua ke</a>. Koj yuav tau them ntau tshaj yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>, thiab koj yuav tau txais ib daim ntawv nuj nqi los ntawm <a href="#">tus kws muab kev pab kho mob</a> rau cov nqi seem ntawm <a href="#">tus kws muab kev pab kho mob</a> qhov nqi thiab yam uas koj <a href="#">txoj phiaj xwm kho mob</a> them (<a href="#">cov nqi tseem tshuav</a>). Nco ntsoov tias koj <a href="#">tus kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a> tuaj yeem siv ib <a href="#">tus kws muab kev pab kho mob tsis yob hauv pab pawg kho mob koom tes ua ke</a> rau qee cov kev pab cuam (xws li kuaj ntshav kuaj zis). Nrog koj tus <a href="#">kws muab kev pab kho mob</a> tham ua ntej koj txais cov kev pab cuam.</p>
<p>Koj puas xav tau ib <a href="#">daim ntawv xa tauj</a> txhawm rau mus ntsib ib <a href="#">tus kws kho mob tshwj xeeb</a>?</p>	<p>Tsis xav.</p>	<p>Koj tuaj yeem mus ntsib <a href="#">tus kws kho mob tshwj xeeb</a> tsis tas yuav muaj ib <a href="#">daim tawv xa tauj</a>.</p>



Tag nrho cov nqi [sib koom them tus nqi](#) thiab [sib koom them is saws las](#) uas pom hauv daim ntawv raug nthuav tawm tom qab koj [tus nqi uas yus them yus ua ntej](#) txaus lawm, yog tias [tus nqi uas yus them yus ua ntej](#) tau siv.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj mus ntsib ib tus <a href="#">kws kho mob</a> lub chaw ua hauj lwm los sis lub chaw kuaj mob	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los sis kev mob nkeeg dab tsi	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Mus ntsib tus kws kho mob tshwj xeeb</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Saib xyuas tiv thaiv mob/kuaj mob/ txhaj tshuaj tiv thaiv</a>	Tsis kom them nqi	Me nyuam noj qab nyob zoo: 0% <a href="#">sib koom them tus nqi is saws las</a> Rau Neeg Loj: 0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum koj yuav tau them rau tej kev pab cuam uas tsis tau txais fab kev tiv thaiv kab mob. Nug koj tus <a href="#">kws muab kev pab kho mob</a> yog tias cov kev pab cuam xav tau kev tiv thaiv. Tom qab ntawd ntsuam xyuas seb koj qhov <a href="#">phiaj xwm kho mob</a> yuav them dab tsi rau.
Yog tias koj tau mus kuaj mob	<a href="#">Txoj kev kuaj tshawb tus mob</a> (kev xoo hluav taws xob ev xas les (x-ray), kev kuaj ntshav)	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Kev thaj duab (CT/PET, scans, MRI)	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	
Yog koj xav tau tshuaj pab kho koj tus kab mob los sis kev yam mob kev nkees. Ib lub tsev muag tshuaj twg yog lub uas tau muaj daim ntawv tso cai muag tshuaj ntawm koj tuaj yeem nkag mus yuav tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a> . Ib lub tsev muag tshuaj uas xa tshuaj raws	Cov tshuaj muaj npe uas neeg nyiam siv	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	Neeg tuaj khoom nrog them nqi txhij txhua rau daim ntawv muag tshuaj txog ncuva thaum tau tus nqi uas yus them ua ntej. Tsis pab them tus nqi rau cov tshuaj uas lub tsev muag tshuaj xa raws hauv tsev xa ntawv tuaj ntawm <a href="#">cov kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho</a>
	Cov npe tshuaj uas neeg nyiam siv	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<b>tsev xa ntawv yuav them cov nqi tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj mus raws li Chaw Xav Ntawv Hauv Teb Chaw Meskas.</a></b> Xav paub ntaub ntawv ntau ntiv txog <a href="#">kev pab them nqi duav roos rau yam tshuaj uas kws kho mob sau ntawv yuav</a> muaj nyob rau ntawm <a href="http://www.caremark.com">www.caremark.com</a>	Cov tshuaj uas tsis nyiam	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis 0% <a href="#">sib koom them tus nqi is saws las</a> /muag me ntsis rau 90 hnuv	<a href="#">mob koom tes ua ke.</a>
	<a href="#">Cov tshuaj tshwj xeeb</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis tau txais kev pab them nqi duav roos	Tsis pab them tus nqi rau cov tshuaj uas lub tsev muag tshuaj xa raws hauv tsev xa ntawv tuaj ntawm <a href="#">cov kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke.</a>
<b>Yog tias koj raug phais mob uas tsis raug pw hauv tsev kho mob</b>	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, lub chaw phais neeg mob uas tsis pw hauv tsev kho mob)	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Cov nqi them rau tus kws kho mob/kws phais mob	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
<b>Yog xav tau kev kho mob kias tam sim ntawv</b>	<a href="#">Chav Kho Mob hnyav</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Kev thauj xa neeg kho mob mus los thaum muaj xwm ceev</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	
	<a href="#">Kev saib xyuas kho mob thaum muaj xwm ceev</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
<b>Yog tias koj tau pw kho hauv tsev kho mob</b>	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, chav pw kho mob)	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Nqi them rau tus kws kho mob/kws phais mob	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj xav tau kev pab cuam kho mob puas hlwb, kev pab cuam kho mob txog tus cwj pwm, los sis kev pab cuam kho txog kev siv yeeb tshuaj cawv	Cov kev pab cuam rau tus neeg mob uas tsis pw kho hauv tsev kho mob	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej. Cov kev pab cuam qhia kev rau sib yuav/ kev sab laj ntawm cov txij nkawm uas tsis muaj kev pov hwm them nqi kho mob.
	Cov kev pab cuam kho mob rau cov neeg mob nyob hauv tsev kho mob muaj suav nrog kev kho mob puas hlwb rau neeg loj	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
Yog tias koj lub cev xeeb me nyuam	Kev mus ntsib kws kho mob txog poj niam cev tsis tab seeb	kev saib xyuas ua ntej tsis tau yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a>	kev saib xyuas ua ntej tsis tau yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a>	<a href="#">Tus nqi sib faib them</a> siv tsis tau rau <a href="#">cov kev pab cuam tiv thaiv kev mob</a> . Nyob ntawm seb hom kev pab cuam twg, lwm <a href="#">tus nqi sib faib them</a> uas tuaj yeem siv tau. Kev Saib Xyuas tus niam tej zaum muaj suav nrog kev kuaj sim ntshav thiab lwm cov kev pab cuam uas tau hais rau lwm qhov chaw ntawm lub SBC (piv txwv lis, tsom saib tus mob).
	Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj xav tau kev pab rau txoj kev pab them duav roos los sis xav tau lwm qhov kev kho mob tshwj xeeb	<a href="#">Kev saib xyuas kho mob rau tom vaj tom tsev</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : kev mus saib 120 zaug toj ncuaj sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj</a>	0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho tus cwj pwm kom pab tau tus kheej</a>	0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 0% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	
	<a href="#">Muaj kev paub zoo rau kev saib xyuas tu mob</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : 120 hnub toj ncuaj sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov cuab yeej siv kho mob ruaj khov</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.



Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Kev pab cuam kho mob hauv tsev tu neeg mob rau ntu kawg ntawm lub neej</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj xav tau txoj kev saib xyuas kho hniav los sis kho qhov muag	kev kuaj xyuas me nyuam lub qhov muag	Tsis kom them nqi	0% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Tsom iav qhov muag me nyuam yaus	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no
	kev kuaj xyuas me nyuam yaus hniav	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no

**Cov Kev Pab uas Muab Cais Tawm & Lwm Cov Kev Pab Cuam uas Tau Txais Kev Pab Them Nqi Duav Roos:**

**Cov Kev Pab Cuam Uas Koj [Txoj Phiaj Xwm Kho Mob](#) Uas Feem Ntau Tsis Pab Them Nqi (Saib koj cov kev cai los sis [phiaj xwm kho mob](#) daim ntawv rau cov lus qhia paub ntau ntxiv thiab lwm daim ntawv teev npe uas [tsis muaj cov kev pab cuam](#).)**

- Tus kws tu neeg mob ntiag tug
- Kev saib xyuas kho mob mus sij hawm ncu-a-ntev
- Txoj kev saib xyuas kho mob fab ko taw txhua txhia zaus
- Kev kho hniav (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Kev phais kom zoo nkauj (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Cov txheej txheem pab cuam ua kom yuag

**Lwm Yam Kev Pab Cuam Them Nqi Kho Mob (Cov kev txwv tej zaum siv tau rau cov kev pab cuam no).Daim npe ntawv no ua tsis tiasvThov mus saib rau koj [txoj phiaj xwm khoo mob](#) tej ntaub ntawv.)**

- Kev saib xyuas kho mob ntsig txog kev tig los yog kho tus txha nqaj qaum
- Kev phais ua kom yuag
- Kev kho kom muaj me nyuam
- Kev hno koob cia txhawm rau kev kho mob (tsis lees txais cov phiaj xwm txais txiaj ntsim kho mob)
- Txoj kev saib xyuas kho mob thaum xwm txheej ceev nyob rau thaum mus ncig tawm sab nraud ntawm Teb Chaws Mes Kas.
- Lub tshuab ua kom hnov lus zoo (tsuas nyob sab nraud & kom vam txog qhov pov hwm them nqi rau)
- Mus kuaj saib qhov muaj txhua lub sij hawm (neeg loj)

**Koj Cov Cai Tseem Tau Txais Txoj Kev Pab Them Nqi Duav Roos Txuas Ntxiv:** Muaj tej lub khoom haum uas tuaj yeem pab koj them nqi ntxiv yog tias koj xav tau kev pab pov hwm them nqi kho mob mus ntxiv tom qab nws xaus. Cov ntaub ntawv tiv tauj rau cov koom haum ntawd yog: Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); los sis lub Koom Haum Kho Mob thiab Cov Kev Pab Cuam Txhawb Tib Neeg, Chaw Saib Xyuas Neeg Yuav Khoom

Ntaub ntawvthiab Pov hwm Pov Hwm ntawm 1-877-267-2323, hu lwm tus npawb ntxiv 61565 los sis [www.cciio.cms.gov](http://www.cciio.cms.gov). Xav paub ntau tshaj ntxiv txog koj qhov kev cai tau kev them nqi kho mob ntxiv, tiv tauj hu mus rau koom haum Blue Cross ntawm 1-866-289-5154. Muaj lwm qhov kev pab muab rau koj, suav nrog qhov yuav Pov hwm tuav pov hwm tus kheej los ntawm lub MNsure/lub Kiab Khw (Marketplace). Xav paub ntaub ntawv ntxiv txog lub [Kiab Khw](http://www.mnsure.com), mus saib rau [www.mnsure.com](http://www.mnsure.com) los sis hu rau 1-855-366-7873.

**Koj Kev Tsis Txau Siab thiab Cov Kev Cai Rov Hais Plaub:** Muaj ntau lub khoom haum uas tuaj pab koj yog tias koj tsis txau siab xav tawm tsam rau koj qhov [phiaj xwm kho mob](#) kom tsis lwms txai ib qho [kev thov](#). Qhov kev tsis txau siab no hu tias ib [qho kev tsis txau siab](#) los sis [rooj plaub](#). Xav paub ntau ntxiv txog koj cov kev cai, mus saib rau cov txiaj ntsim lus qhia uas koj yuav tau txai [daim ntawv thov](#) kho mob. Koj cov ntaub ntawv [phiaj xwm kho mob](#) kuj muab cov xwm txheej tiav log xa mus rau ib qho [kev thov](#), [rov hais dua rooj plaub](#), los sis ib [cov lus tsis txau siab](#) rau koj lub [phiaj xwm kho mob](#). Xav paub ntau ntxiv hais txog koj cov kev cai, cov lus ceeb toom no, los sis txoj kev pab, hu tiv toj rau: Koom haum Blue Cross ntawm 1-866-289-5154; the Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Yog tias koj tau kev pab them nqi kho mob lo ntawm ib qhov [phiaj xwm kho mob](#) uas ua los ntawm lub Phiaj Xwm Kho Mob Hauv Xeev, ib lub nroo, lub xeev, lub tsev kawm ntawv hauv xeev, los sis Cov Kev Koom Tes Ua Kev Pab Cuam, los sis lub phiaj xwm tuam tsev ua koj tuaj yeem tiv tauj hu rau lub Koom Haum Kho Mob thiab Ua Kev Pab Cuam Txhawb Tib Neeg Pov hwm Kho Mob pab pawg ntawm 1-888-393-2789.

### **Qhov phiaj xwm kho mob no puas muab Kev Pab Them Nqi Kho Mob Tsawg Tshaj? Tau.**

[Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#) pheej muaj suav nrog qhov [phiaj xwm kho mobs](#), isalas kho mob tuaj yeem muaj nyob tos ntawm [Kiab khw](#) los sis lwm qhov kev cai ntiag tug, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam ua isalas pab them tau. Yog tia koj tsim nyog rau kom uas [Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#), koj tuaj yeem tsis tsim nyog txai daim npav them se siab.

### **Qhov phiaj xwm kho mob no puas ua Raws Lis Nqi Cov Qauv Qhov Tsawg Tshaj Plaws? Tau.**

Yog tias koj txoj [phiaj xwm kho mob](#) tsis ua tau raws lis [Nqi Cov Qauv Qhov Tsawg Tshaj Plaws](#), koj tsim nyog rau ib [daim npav them nqi siab](#) los pab koj them rau ib qhov [phiaj xwm kho mob](#) los ntawm lub [Kiab Khw](#).

### **Cov Kev Pab Cuam Txhais Lus:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

### **Notice of Nondiscrimination Practices**

**Effective July 18, 2016**

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.



If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)
- by mail at: Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

*Txhawm rau mus saib cov kev piv txwv ntawm txoj hauv kev uas qhov [phiaj xwm kho mob](#) no pab them nqi duav roos rau cov nqi ntawm tus qauv txheej xwm fab kev kho mob, saib rau ntawm tshooj lus tom ntej no.*

**PRA Cov Lus Qhia Tshaj Tawm:** Raws li Txoj Cai Kev Txo Cov Hauj Lwm Ntaub Ntawv xyoo 1995, tsis tas kom muaj neeg los txais qho hauj lwm no sau cov ntaub ntawv dhau ntawv lawm nws qhia tus nab npawb tuav tshwj OMB tseeb. Tus nab npawb tuav tshwj OMB uas siv tau rau txoj kev khaws cov ntaub ntawv qhia paub no yog **0938-1146**. Lub sij hawm siv los txheeb sau kom tiav cov ntaub ntawv no yog khwv yees lis **0.08** teev rau ib cov lus teb, suav nrog lub sij hawm tshawb xyuas cov lus qhia, tshawb nrhiav cov ntaub ntawv qub, kev muab cov ntaub ntawv xav tau los tso ua ke, thiab ua kom tiasv thiab tshab xyuas cov ntaub ntawv txheeb sau. Yog koj muaj cov lus tawm tswv yim txog kev ua raug ntawm (cov) kev kws yees sij hawm los sis yog koj muaj lus qhia txog kev kho daim qauv ntawv no, thov sau ntawv mus rau: CMS, 7500 Txoj Kev Muaj Kev Ruaj Ntseg (Security Boulevard), Attn: Tus Neeg Ua Hauj Lwm Lis Txog Kev Tshem Tawm Tej Ntaub Ntawv Qhia Txog Tes Hauj Lwm PRA, Chaw Xa Ntawv C4-26-05, Baltimore, Maryland 21244-1850.



**Qhov no nws tsis yog tus nqi kwv yees.** Cov kev kho mob uas koj pom nyob rau hauv daim ntawv nov nws tsuas yog ib cov kev piv txwv txog tias qhov [phiaj xwm kho mob](#) no yuav pab them nqi kho mob tau li cas. Koj cov nqi tseeb tiag nws yuav sib txawv khom vam txog qhov koj tau txai kev kho mob tiag, tus nqi uas koj [cov kws muab kev pab kho mob](#) kom them, thiab muaj lwm yam sab nrauv. Tsom ntsoov rau ntawm [tus nqi sib faib them](#) npaum lis cas uas ([tus nqi yus them ua ntej](#), [sib koom them tus nqi](#) thiab [sib koom them tus nqi is saws las](#)) thiab [cov kev pab cuam uas tsis muaj nrog](#) los ntawm qhov [phiaj xwm kho mob](#). Siv cov ntaub ntawv no mus piv rau cov nqi uas koj tau them los txawv hauv [cov phiaj xwm kho mob](#). 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 Yug ib Tus Me Nyuam

(9 lub hlis xeeb saib xyuas ua ntej tsis tau yug me nyuam) thiab kev yug me nyuam hauv lub tsev kho mob)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$6,600**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **0%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **0%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **0%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Tus kws kho mob tshwj xeeb](#) mus ntsib tom chaw hauj lwm (kev saib xyuas ua ntej tsis tau yug me nyuam)  
 Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab  
 Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam  
[Kuaj xyuas tus mob](#) (xoos fai fab tsom tus mob thiab kuaj ntshav)  
[Tus kws kho mob tshwj xeeb](#) mus ntsib (tshuaj loog)

### Kev tswj xyuas Joe 2 hom Kab Mob Ntshav Qab Zib

(ib xyoos ntawm kev saib xyuas kho mob los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke ua ntu zus los uas muaj kev tswj xyuas tus mob yam tau zoo)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$6,600**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **0%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **0%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **0%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kws kho mob xub thawj](#) mus ntsib tom chaw hauj lwm (muaj xam nrog kev qhia txog kab mob)  
[Kuaj xyuas tus mob](#) (kuaj ntshav)  
[Cov tshuaj raws kev sau ntawv yuav](#)  
[Cov cuab yeej siv kho mob ruaj khov](#) (tus pas ntsuas ntshav qab zib)

### Mia yog Txha Lov Dog Dig

(kev mus ntsib chav kho mob thaum muaj mob ceev uas koom hauv pab pawg nev vawj thiab kev saib xyuas kho mob uas muaj kev taug qab xyuas ntxiv mus)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$6,600**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **0%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **0%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **0%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kev kho mob hauv chav kho mob hnyav](#) (suav nrog cov khoom siv kho mob)  
[Kuaj xyuas tus mob](#) (xoos duab hluav taw xob x-ray)  
[Cov cuab yeej siv kho mob ruaj khov](#) (ob tus pas nqa neeg mob)  
[Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj](#) (kev kho lub cev)

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$12,700</b>
<b>Raws li qhov kev piv txwv no, Peg yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$6,600
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$60
<b>Tus Peg tag nrho uas yuav tsum tau them yog</b>	<b>\$6,660</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$5,600</b>
<b>Raws li qhov kev piv txwv no, Joe yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$5,400
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$20
<b>Tus Joe tag nrho uas yuav tsum tau them yog</b>	<b>\$5,420</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$2,800</b>
<b>Raws li qhov kev piv txwv no, Mia yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$2,800
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$0
<b>Tus Mia tag nrho uas yuav tsum tau them yog</b>	<b>\$2,800</b>

Txoj [phiaj xwm kho mob](#) yuav muaj kev pab them nqi kho mob rau lwm cov nqi no PIV TXWV LI cov kev pab cuam them nqi kho mob.

## Cov Kev Pab Cuam Txhais Lus:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.


Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.

**Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob:** Txoj Phiaj Xwm no Duav Tau Dab Tsi & Koj Them Nqi Dab Tsi Rau Cov Kev Pab Cuam  
**TAYLOR CORPORATION – HSA Plus**

**Lub Sij Hawm Pab Them Nqi Kho Mob: Pib txij hnuv los sis tom qab hnuv tim 01/01/2024**  
**Txoj Kev Pab Them Nqi Duav Roos rau:** Ib Tus Neeg/Tsev Neeg | **Hom Phiaj Xwm Kho Mob: HSA**

 **Daim Ntawv Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob (SBC) yuav pab koj xaiv ib [txoj phiaj xwm kho mob](#). Daim SBC yuav qhia rau koj txog txoj hau kev uas koj thiab [txoj phiaj xwm kho mob](#) yuav them nqi rau kev pab cuam saib xyuas kho mob. LUS CIM TSEG: Cov ntaub ntawv hais txog tus nqi ntawm [txoj phiaj xwm kho mob](#) no (hu tias qhov [nqipovhwm](#)) yuav nyob hauv lwm daim ntawv.**

**Qhov no tsuas yog cov ntsiab lus suav sau xwb.** Xav paub ntau ntiv txog koj tus nqi them kho mob, los sis xa tau ib daim ntawv theej ua tiav ntawm kev pab them nqi, mus saib rau [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor) los sis hu xov tooj rau 1-866-289-5154. Rau tej kev txhais lus ntawm cov ntsiab lus uas ib txwm muaj, xws li [tus nqi ua tso cai](#), [kev sau nqi qhov uas seem](#), [sib koom them nqi is saws las](#), [sib koom them nqi kho mob](#), [tus nqi yus them ua ntej](#), [kws muab kev pab kho mob](#), los sis lwm cov lus uas [ke sab hauv qab](#) saib Cov Ntsiab Lus Txhais. Koj tuaj yeem mus saib Cov Ntsiab Lus Txhais ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau 1-866-289-5154 thov luam ib daim ntawv theej.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov No Thiaj Muaj Teeb Meem:
<p><a href="#">Tus nqi yus them yus ua ntej (deductible)</a> tag nrho yog li cas?</p>	<p><b>\$3,000</b> toj ib leeg/<b>\$6,000</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$6,000</b> toj ib leeg/<b>\$12,000</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Feem ntau mas, koj yuav tsum them txhua tus nqi los ntawm <a href="#">cov kws muab kev pab kho mob</a> mus txog tus nqi <a href="#">yus them yus ua ntej</a> ua ntej <a href="#">txoj phiaj xwm kho mob</a> no pib them cov nqi.            Txoj <a href="#">phiaj xwm kho mob no</a> muaj ib co nqi <a href="#">yus them ua ntej</a>. Yog koj muaj neeg hauv koj tsev neeg nyob hauv <a href="#">txoj phiaj xwm kho mob</a>, txhua tus neeg ntawv yuav tau them nqi kho mob rau lawv tus kheej <a href="#">yus them yus ua ntej</a> mus txog thaum tag nrho cov nyaj <a href="#">yus them yus ua ntej</a> tag nrho cov neeg haum tsev yuav tau them lawv cov nuj nqi kom tag nrho <a href="#">cov nqi yus them yus ua ntej</a>.</p>
<p><b>Puas muaj cov kev pab cuam uas tau txais kev pab them nqi duav roos ua ntej koj ncav cuag koj <a href="#">tus nqi yus them yus ua ntej (deductible)</a>?</b></p>	<p>Tau. Muaj nyaj kho mob me nyuam yaus, kev saib xyuas ua ntej tsis tau yug me nyuam thiab cov kev pab cuam <a href="#">kev tiv thaiv kho mob hauv pab pawg kho mob koom tes ua ke</a> uas tau txais kev pab them nqi ua ntej koj tuaj yeem them koj <a href="#">tus nqi yus them yus ua ntej</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no pab them nqi duav roos rau qee cov khoom thiab cov kev pab cuam uas koj tseem tsis tau ncav cuag rau cov nqi ntawm <a href="#">tus nqi yus them yus ua ntej</a>. Tiam sis ib qhov kev <a href="#">sib koom them nqi</a> los sis <a href="#">sib koom them is saws las</a> tuaj yeem siv tau. Piv txwv tias, <a href="#">txoj phiaj xwm kho mob</a> no them tau rau <a href="#">cov kev pab cuam tiv thaiv</a> uas tsis tag <a href="#">sib koom them nqi</a> thiab ua ntej koj tuaj yeem them tau tus nqi <a href="#">yus them yus ua ntej</a>. Mus saib cov npe ntawv pab them nqi <a href="#">cov kev pab cuam tiv thaiv</a> ntawm <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>.</p>



<p>Puas tau muaj lwm <a href="#">cov nqi uas yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis muaj</p>	<p>Koj tsis tas yuav them rau <a href="#">cov nqi yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb.</p>
<p>Cov nyiaj uas <a href="#">rho hauv hnab tsos los them</a> rau txoj phiaj xwm kho mob no yog ntau npaum li cas?</p>	<p><b>\$6,600</b> toj ib leeg/<b>\$13,200</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$12,700</b> toj ib leeg/<b>\$25,400</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Cov <a href="#">nqi ua koj yuav tau rho nyiaj hauv hnab tshos them ntau tshaj</a> rau ib lub xyoo yog tag nro rau cov kev pab cuam them nqi kho mob. Txoj <a href="#">phiaj xwm kho mob</a> no tsuas them me ntsis <a href="#">ntawm cov nyiaj rho hnauv hnab tshos them</a> ntawd xwb. Yog koj muaj lwm tus neeg hauv koj tsev neeg uas nyob hauv txoj <a href="#">phiaj xwm kho mob no</a>, lawv yuav tsum tau them rau lawv tus kheej raws li <a href="#">cov nyiaj uas rho hnab tshos them</a> kom txog qhov <a href="#">nyiaj uas rho hauv hnab tshos them</a> uas tsev neeg yuav tau them tag nrho.</p>
<p>Dab tsi uas tsis raug xam nyob hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>?</p>	<p><a href="#">Nqi tuav pov hwm</a>, <a href="#">cov nqi tseem tshuav</a> yuav tau them (tshwj tsis yog tias tsis tau tso cai rau them <a href="#">cov nqi tseem tshuav</a>), thiab kev saib xyuas kev kho mob uas txoj <a href="#">phiaj xwm kho mob</a> no tsis tau them.</p>	<p>Txawm tias koj them cov nqi no lawm los xij, tiam sis lawv tsis suav xam rau hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>.</p>
<p>Puas yog koj yuav tau them tsawg yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob hauv pab pawg koom tes ua ke</a>?</p>	<p>Tau. Mus saib rau <a href="http://www.bluecrossmn.com/taylor">www.bluecrossmn.com/taylor</a> los sis hu rau 1-866-289-5154 ntawm ib daim ntawv sau npe uas muaj <a href="#">pab pawg kws kho mob koom tes ua ke cov kws muab kev pab kho mob</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no siv ib tus <a href="#">kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a>. Koj yuav them tsawg tuaj yog tias koj siv ib tus <a href="#">kws muab kev pab kho mob</a> nyob hauv qhov <a href="#">txoj hiaj xwm kho mob li pab pawg kho mob koom tes ua ke</a>. Koj yuav tau them ntau tshaj yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>, thiab koj yuav tau txais ib daim ntawv nuj nqi los ntawm <a href="#">tus kws muab kev pab kho mob</a> rau cov nqi seem ntawm <a href="#">tus kws muab kev pab kho mob</a> qhov nqi thiab yam uas koj <a href="#">txoj phiaj xwm kho mob</a> them (<a href="#">cov nqi tseem tshuav</a>). Nco ntsoov tias koj <a href="#">tus kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a> tuaj yeem siv ib <a href="#">tus kws muab kev pab kho mob tsis yob hauv pab pawg kho mob koom tes ua ke</a> rau qee cov kev pab cuam (xws li kuaj ntshav kuaj zis). Nrog koj tus <a href="#">kws muab kev pab kho mob</a> tham ua ntej koj txais cov kev pab cuam.</p>
<p>Koj puas xav tau ib <a href="#">daim ntawv xa tauj</a> txhawm rau mus ntsib ib <a href="#">tus kws kho mob tshwj xeeb</a>?</p>	<p>Tsis xav.</p>	<p>Koj tuaj yeem mus ntsib <a href="#">tus kws kho mob tshwj xeeb</a> tsis tas yuav muaj ib <a href="#">daim tawv xa tauj</a>.</p>



Tag nrho cov nqi [sib koom them tus nqi](#) thiab [sib koom them is saws las](#) uas pom hauv daim ntawv raug nthuav tawm tom qab koj [tus nqi uas yus them yus ua ntej](#) txaus lawm, yog tias [tus nqi uas yus them yus ua ntej](#) tau siv.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj mus ntsib ib tus <a href="#">kws kho mob</a> lub chaw ua hauj lwm los sis lub chaw kuaj mob	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los sis kev mob nkeeg dab tsi	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Mus ntsib tus kws kho mob tshwj xeeb</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Saib xyuas tiv thaiv mob/kuaj mob</a> /txhaj tshuaj tiv thaiv	Tsis kom them nqi	Me nyuam noj qab nyob zoo: 20% <a href="#">sib koom them tus nqi is saws las</a> Rau Neeg Loj: 20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum koj yuav tau them rau tej kev pab cuam uas tsis tau txais fab kev tiv thaiv kab mob. Nug koj tus <a href="#">kws muab kev pab kho mob</a> yog tias cov kev pab cuam xav tau kev tiv thaiv. Tom qab ntawd ntsuam xyuas seb koj qhov <a href="#">phiaj xwm kho mob</a> yuav them dab tsi rau.
Yog tias koj tau mus kuaj mob	<a href="#">Txoj kev kuaj tshawb tus mob</a> (kev xoo hluav taws xob ev xas les (x-ray), kev kuaj ntshav)	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Kev thajj duab (CT/PET, scans, MRI)	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	
Yog koj xav tau tshuaj pab kho koj tus kab mob los sis kev yam mob kev nkees. Ib lub tsev muag tshuaj twg yog	Cov hauv paus tshuaj	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	Neeg tuaj khoom nrog them nqi txhij txhua rau daim ntawv muag tshuaj txog ncuu thaum tau tus nqi uas yus them ua

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<p>lub uas tau muaj daim ntawv tso cai muag tshuaj ntawm koj tuaj yeem nkag mus yuav tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a>. Ib lub tsev muag tshuaj uas xa tshuaj raws tsev xa ntawv yuav them cov nqi tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a> mus raws li Chaw Xav Ntawv Hauv Teb Chaw Meskas.</p> <p>Xav paub ntaub ntawv ntau ntiv txog <a href="#">kev pab them nqi duav roos rau yam tshuaj uas kws kho mob sau ntawv yuav</a> muaj nyob rau ntawm <a href="http://www.caremark.com">www.caremark.com</a></p>	Cov npe tshuaj uas neeg nyiam siv	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>ntej. Tsis pab them tus nqi rau cov tshuaj uas lub tsev muag tshuaj xa raws hauv tsev xa ntawv tuaj ntawm <a href="#">cov kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>.</p>
	Cov tshuaj muaj npe uas neeg tsis nyiam siv	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	
	<a href="#">Cov tshuaj tshwj xeeb</a>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	
<b>Yog tias koj raug phais mob uas tsis raug pw hauv tsev kho mob</b>	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, lub chaw phais neeg mob uas tsis pw hauv tsev kho mob)	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Cov nqi them rau tus kws kho mob/kws phais mob	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
<b>Yog xav tau kev kho mob kiag tam sim ntawv</b>	<a href="#">Chav Kho Mob hnyav</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Kev thauj xa neeg kho mob mus los thaum muaj xwm ceev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	
	<a href="#">Kev saib xyuas kho mob thaum muaj xwm ceev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj tau pw kho hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, chav pw kho mob)	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Nqi them rau tus kws kho mob/kws phais mob	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj xav tau kev pab cuam kho mob puas hlwb, kev pab cuam kho mob txog tus cwj pwm, los sis kev pab cuam kho txog kev siv yeeb tshuaj cawv	Cov kev pab cuam rau tus neeg mob uas tsis pw kho hauv tsev kho mob	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej. Cov kev pab cuam qhia kev rau sib yuav/ kev sab laj ntawm cov txij nkawm uas tsis muaj kev pov hwm them nqi kho mob.
	Cov kev pab cuam kho mob rau cov neeg mob nyob hauv tsev kho mob muaj suav nrog kev kho mob puas hlwb rau neeg loj	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
Yog tias koj lub cev xeeb me nyuam	Kev mus ntsib kws kho mob txog poj niam cev tsis tab seeb	Kev saib xyuas ua ntej tsis tau yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 20% <a href="#">sib koom them tus nqi is saws las</a>	kev saib xyuas ua ntej tsis tau yug me nyuam: 20% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 20% <a href="#">sib koom them tus nqi is saws las</a>	<a href="#">Tus nqi sib faib them</a> siv tsis tau rau <a href="#">cov kev pab cuam tiv thaiv kev mob</a> . Nyob ntawm seb hom kev pab cuam twg, lwm <a href="#">tus nqi sib faib them</a> uas tuaj yeem siv tau. Kev Saib

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Xyuas tus niam tej zaum muaj suav nrog kev kuaj sim ntshav thiab lwm cov kev pab cuam uas tau hais rau lwm qhov chaw ntawm lub SBC (piv txwv lis, tsom saib tus mob).
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	
Yog tias koj xav tau kev pab rau txoj kev pab them duav roos los sis xav tau lwm qhov kev kho mob tshwj xeeb	<a href="#">Kev saib xyuas kho mob rau tom vaj tom tsev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : kev mus saib 120 zaug toj ncuaj sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj</a>	20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho tus cwj pwm kom pab tau tus kheej</a>	20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 20% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Muaj kev paub zoo rau kev saib xyuas tu mob</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : 120 hnuv toj ncuva sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov cuab yeej siv kho mob ruaj khov</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Kev pab cuam kho mob hauv tsev tu neeg mob rau ntu kawg ntawm lub neej</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
<b>Yog tias koj xav tau txoj kev saib xyuas kho hniav los sis kho qhov muag</b>	kev kuaj xyuas me nyuam lub qhov muag	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Tsom iav qhov muag me nyuam yaus	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no
	kev kuaj xyuas me nyuam yaus hniav	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no

**Cov Kev Pab uas Muab Cais Tawm & Lwm Cov Kev Pab Cuam uas Tau Txais Kev Pab Them Nqi Duav Roos:**

Cov Kev Pab Cuam Uas Koj [Txoj Phiaj Xwm Kho Mob](#) Uas Feem Ntau TSIS Pab Them Nqi (Saib koj cov kev cai los sis [phiaj xwm kho mob](#) daim ntawv rau cov lus qhia paub ntau ntxiv thiab lwm daim ntawv teev npe uas [tsis muaj cov kev pab cuam](#).)

- Tus kws tu neeg mob ntiag tug
- Kev saib xyuas kho mob mus sij hawm ncuva-ntev
- Txoj kev saib xyuas kho mob fab ko taw txhua txhia zaus
- Kev kho hniav (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Kev phais kom zoo nkauj (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Cov txheej txheem pab cuam ua kom yuag



**Lwm Yam Kev Pab Cuam Them Nqi Kho Mob (Cov kev txwv tej zaum siv tau rau cov kev pab cuam no).Daim npe ntawv no ua tsis tiasvThov mus saib rau koj [txoj phiaj xwm kho mob](#) tej ntaub ntawv.)**

- Kev saib xyuas kho mob ntsig txog kev tig los yog kho tus txha nqaj qaum
- Kev phais ua kom yuag
- Kev kho kom muaj me nyuam
- Kev hno koob cia txhawm rau kev kho mob(tsis lees txais cov phiaj xwm txais txiaj ntsim kho mob)
- Txoj kev saib xyuas kho mob thaum xwm txheej ceev nyob rau thaum mus ncig tawm sab nraud ntawm Teb Chaws Mes Kas.
- Lub tshuab ua kom hnov lus zoo (tsuas nyob sab nraud & kom vam txog qhov pov hwm them nqi rau)
- Mus kuaj saib qhov muaj txhua lub sij hawm (neeg loj)

**Koj Cov Cai Tseem Tau Txais Txoj Kev Pab Them Nqi Duav Roos Txuas Ntxiv:** Muaj tej lub khoom haum uas tuaj yeem pab koj them nqi ntxiv yog tias koj xav tau kev pab pov hwm them nqi kho mob mus ntxiv tom qab nws xaus. Cov ntaub ntawv tiv tauj rau cov koom haum ntawd yog: Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); los sis lub Koom Haum Kho Mob thiab Cov Kev Pab Cuam Txhawb Tib Neeg, Chaw Saib Xyuas Neeg Yuav Khoom Ntaub ntawvthiab Pov hwm Pov Hwm ntawm 1-877-267-2323, hu lwm tus npawb ntxiv 61565 los sis [www.cciio.cms.gov](http://www.cciio.cms.gov). Xav paub ntau tshaj ntxiv txog koj qhov kev cai tau kev them nqi kho mob ntxiv, tiv tauj hu mus rau koom haum Blue Cross ntawm 1-866-289-5154. Lwm qhov kev xaiv tuaj yeem muaj nyob tos koj thiab, suav nrog qhov yuav Pov hwm tuav pov hwm tus kheej los ntawm lub MNSure/lub Kiab Khw Rau cov xwm txheej txog lub [Kiab khw](#), mus saib rau ntawm [www.mnsure.com](http://www.mnsure.com) los sis hu rau 1-855-366-7873.

**Koj Kev Tsis Txau Siab thiab Cov Kev Cai Rov Hais Plaub:** Muaj ntau lub khoom haum uas tuaj pab koj yog tias koj tsis txau siab xav tawm tsam rau koj qhov [phiaj xwm kho mob](#) kom tsis lwms txai ib qho [kev thov](#). Qhov kev tsis txau siab no hu tias ib [qho kev tsis txau siab](#) los sis [rooj plaub](#). Xav paub ntau ntxiv txog koj cov kev cai, mus saib rau cov txiaj ntsim lus qhia uas koj yuav tau txai [daim ntawv thov](#) kho mob. Koj cov ntaub ntawv [phiaj xwm kho mob](#) kuj muab cov xwm txheej tiav log xa mus rau ib qho [kev thov](#), [rov hais dua rooj plaub](#), los sis ib [cov lus tsis txau siab](#) rau koj lub [phiaj xwm kho mob](#). Xav paub ntau ntxiv hais txog koj cov kev cai, cov lus ceeb toom no, los sis txoj kev pab, hu tiv toj rau: Koom haum Blue Cross ntawm 1-866-289-5154; the Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Yog tias koj tau kev pab them nqi kho mob lo ntawm ib qhov [phiaj xwm kho mob](#) uas ua los ntawm lub Phiaj Xwm Kho Mob Hauv Xeev, ib lub nroo, lub xeev, lub tsev kawm ntawv hauv xeev, los sis Cov Kev Koom Tes Ua Kev Pab Cuam, los sis lub phiaj xwm tuam tsev ua koj tuaj yeem tiv tauj hu rau lub Koom Haum Kho Mob thiab Ua Kev Pab Cuam Txhawb Tib Neeg Pov hwm Kho Mob pab pawg ntawm 1-888-393-2789.

**Qhov phiaj xwm kho mob no puas muab Kev Pab Them Nqi Kho Mob Tsawg Tshaj? Tau.**

[Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#) pheej muaj suav nrog qhov [phiaj xwm kho mobs](#), Isalas kho mob tuaj yeem muaj nyob tos ntawm [Kiab khw](#) los sis lwm qhov kev cai ntiag tug, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam ua isalas pab them tau. Yog tia koj tsim nyog rau kom uas [Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#), koj tuaj yeem tsis tsim nyog txai daim npav them se siab.

**Qhov phiaj xwm kho mob no puas ua Raws Lis Nqi Cov Qauv Qhov Tsawg Tshaj Plaws? Tau.**

Yog tias koj txoj [phiaj xwm kho mob](#) tsis ua tau raws lis [Nqi Cov Qauv Qhov Tsawg Tshaj Plaws](#), koj tsim nyog rau ib [daim npav them nqi siab](#) los pab koj them rau ib qhov [phiaj xwm kho mob](#) los ntawm lub [Kiab Khw](#).

**Cov Kev Pab Cuam Txhais Lus:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

## Notice of Nondiscrimination Practices

**Effective July 18, 2016**

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)
- by mail at: Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

***Txhawm rau mus saib cov kev piv txwv ntawm txoj hauv kev uas qhov phiaj xwm kho mob no pab them nqi duav roos rau cov nqi ntawm tus qauv txheej xwm fab kev kho mob, saib rau ntawm tshooj lus tom ntej no.***

**PRA Cov Lus Qhia Tshaj Tawm:** Raws li Txoj Cai Kev Txo Cov Hauj Lwm Ntaub Ntawv xyoo 1995, tsis tas kom muaj neeg los txais qho hauj lwm no sau cov ntaub ntawv dhaun ntawv lawm nws qhia tus nab npawb tuav tshwj OMB tseeb. Tus nab npawb tuav tshwj OMB uas siv tau rau txoj kev khaws cov ntaub ntawv qhia paub no yog **0938-1146**. Lub sij hawm siv los txheeb sau kom tiav cov ntaub ntawv no yog khwv yeas lis **0.08** teev rau ib cov lus teb, suav nrog lub sij hawm tshawb xyuas cov lus qhia, tshawb nrhiav cov ntaub ntawv qub, kev muab cov ntaub ntawv xav tau los tso ua ke, thiab ua kom tiasv thiab tshab xyuas cov ntaub ntawv txheeb

sau. Yog koj muaj cov lus tawm tswv yim txog kev ua raug ntawm (cov) kev kws yees sij hawm los sis yog koj muaj lus qhia txog kev kho daim qauv ntawv no, thov sau ntawv mus rau: CMS, 7500 Txoj Kev Muaj Kev Ruaj Ntseg (Security Boulevard), Attn: Tus Neeg Ua Hauj Lwm Lis Txog Kev Tshem Tawm Tej Ntaub Ntawv Qhia Txog Tes Hauj Lwm PRA, Chaw Xa Ntawv C4-26-05, Baltimore, Maryland 21244-1850.



**Qhov no nws tsis yog tus nqi kwv yees.** Cov kev kho mob uas koj pom nyob rau hauv daim ntawv nov nws tsuas yog ib cov kev piv txwv txog tias qhov [phiaj xwm kho mob](#) no yuav pab them nqi kho mob tau li cas. Koj cov nqi tseeb tiag nws yuav sib txawv khom vam txog qhov koj tau txai kev kho mob tiag, tus nqi uas koj [cov kws muab kev pab kho mob](#) kom them, thiab muaj lwm yam sab nrauv. Tsom ntsoov rau ntawm [tus nqi sib faib them](#) npaum lis cas uas ([tus nqi yus them ua ntej](#), [sib koom them tus nqi](#) thiab [sib koom them tus nqi is saws las](#)) thiab [cov kev pab cuam uas tsis muaj nrog](#) los ntawm qhov [phiaj xwm kho mob](#). Siv cov ntaub ntawv no mus piv rau cov nqi uas koj tau them los txawv hauv [cov phiaj xwm kho mob](#). 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 Yug ib Tus Me Nyuam**  
(9 lub hlis xeeb saib xyuas ua ntej tsis tau yug me nyuam) thiab kev yug me nyuam hauv lub tsev kho mob)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$3,000**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **20%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Tus kws kho mob tshwj xeeb](#) mus ntsib tom chaw hauj lwm (kev saib xyuas ua ntej tsis tau yug me nyuam)  
Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab  
Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam  
[Kuaj xyuas tus mob](#) (xoos fai fab tsom tus mob thiab kuaj ntshav)  
[Tus kws kho mob tshwj xeeb](#) mus ntsib (tshuaj loog)

**Kev tswj xyuas Joe 2 hom Kab Mob Ntshav Qab Zib**  
(ib xyoos ntawm kev saib xyuas kho mob los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke ua ntu zus los uas muaj kev tswj xyuas tus mob yam tau zoo)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$3,000**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **20%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kws kho mob xub thawj](#) mus ntsib tom chaw hauj lwm (muaj xam nrog kev qhia txog kab mob)  
[Kuaj xyuas tus mob](#) (kuaj ntshav)  
[Cov tshuaj raws kev sau ntawv yuav](#)  
[Cov cuab yeej siv kho mob ruaj khov](#) (tus pas ntsuas ntshav qab zib)

**Mia yog Txha Lov Dog Dig**  
(kev mus ntsib chav kho mob thaum muaj mob ceev uas koom hauv pab pawg nev vawj thiab kev saib xyuas kho mob uas muaj kev taug qab xyuas ntxiv mus)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$3,000**
- Qhov [tshwj xeeb sib koom them tus nqi is saws las](#) **20%**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kev kho mob hauv chav kho mob hnyav](#) (suav nrog cov khoom siv kho mob)  
[Kuaj xyuas tus mob](#) (xoos duab hluav taw xob x-ray)  
[Cov cuab yeej siv kho mob ruaj khov](#) (ob tus pas nqa neeg mob)  
[Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj](#) (kev kho lub cev)

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$12,700</b>
<b>Raws li qhov kev piv txwv no, Peg yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$3,000
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$1,400
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$60
<b>Tus Peg tag nrho uas yuav tsum tau them yog</b>	<b>\$4,460</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$5,600</b>
<b>Raws li qhov kev piv txwv no, Joe yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$3,000
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$500
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$20
<b>Tus Joe tag nrho uas yuav tsum tau them yog</b>	<b>\$3,520</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$2,800</b>
<b>Raws li qhov kev piv txwv no, Mia yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$2,800
<a href="#">Cov nqi sib koom them (copayments)</a>	\$0
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$0
<b>Tus Mia tag nrho uas yuav tsum tau them yog</b>	<b>\$2,800</b>

Txoj [phiaj xwm kho mob](#) yuav muaj kev pab them nqi kho mob rau lwm cov nqi no PIV TXWV LI cov kev pab cuam them nqi kho mob.

## Cov Kev Pab Cuam Txhais Lus:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိုင်ခိုး, တံကဟုန်နကိုင်တံမစၢကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆነ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.



Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.


ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.

**Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob:** Txoj Phiaj Xwm no Duav Tau Dab Tsi & Koj Them Nqi Dab Tsi Rau Cov Kev Pab Cuam  
**TAYLOR CORPORATION – PPO Plan**

**Lub Sij Hawm Pab Them Nqi Kho Mob: Pib txij hnuab los sis tom qab hnuab tim 01/01/2024**

**Txoj Kev Pab Them Nqi Duav Roos rau:** Ib Tus Neeg/Tsev Neeg | **Hom Phiaj Xwm Kho Mob: PPO**

 **Daim Ntawv Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob (SBC) yuav pab koj xaiv ib [txoj phiaj xwm kho mob](#). Daim SBC yuav qhia rau koj txog txoj hau kev uas koj thiab [txoj phiaj xwm kho mob](#) yuav them nqi rau kev pab cuam saib xyuas kho mob. LUS CIM TSEG: Cov ntaub ntawv hais txog tus nqi ntawm [txoj phiaj xwm kho mob](#) no (hu tias qhov [nqipovhwm](#)) yuav nyob hauv lwm daim ntawv.**

**Qhov no tsuas yog cov ntsiab lus suav sau xwb.** Xav paub ntau ntiv txog koj tus nqi them kho mob, los sis xa tau ib daim ntawv theej ua tiav ntawm kev pab them nqi, mus saib rau [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor) los sis hu xov tooj rau 1-866-289-5154. Rau tesj kev txhais lus ntawm cov ntsiab lus uas ib txwm muaj, xws li [tus nqi ua tso cai](#), [kev sau nqi qhov uas seem](#), [sib koom them nqi is saws las](#), [sib koom them nqi kho mob](#), [tus nqi yus them ua ntej](#), [kws muab kev pab kho mob](#), los sis lwm cov lus uas [ke sab hauv qab](#) saib Cov Ntsiab Lus Txhais. Koj tuaj yeem mus saib Cov Ntsiab Lus Txhais ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau 1-866-289-5154 thov luam ib daim ntawv theej.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov No Thiaj Muaj Teeb Meem:
<p><b><a href="#">Tus nqi yus them yus ua ntej (deductible)</a> tag nrho yog li cas?</b></p>	<p><b>\$2,500</b> toj ib leeg/<b>\$5,000</b> toj tsev neeg rau kev kho mob <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$5,000</b> toj ib leeg/<b>\$10,000</b> toj tsev neeg rau kev kho mob <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Feem ntau mas, koj yuav tsum them txhua tus nqi los ntawm <a href="#">cov kws muab kev pab kho mob</a> mus txog tus nqi <a href="#">yus them yus ua ntej</a> ua ntej <a href="#">txoj phiaj xwm kho mob</a> no pib them cov nqi.</p> <p>Qhov <a href="#">phiaj xwm kho mob</a> no muaj ib feem uas <a href="#">tus nqi yus them yus ua ntej</a> Yog tias koj muaj lwm tus neeg hauv <a href="#">txoj phiaj xwm kho mob</a>, txhua tus neeg ntawd yuav tau them nqi kho mob rau lawv tus kheej <a href="#">tus nqi yus them ua ntej</a> mus txog ncuca thaum cov nyiaj tag nrho <a href="#">tus nqi yus them ua ntej</a> es tsev neeg thiaj tau them tag nrho tsev neeg cov nqi <a href="#">tus nqi yus them yus ua ntej</a>.</p>
<p><b>Puas muaj cov kev pab cuam uas tau txais kev pab them nqi duav roos ua ntej koj ncau cuag koj <a href="#">tus nqi yus them yus ua ntej (deductible)</a>?</b></p>	<p>Tau. Muaj nyiaj kho mob me nyuam yaus, kev saib xyuas ua ntej tsis tau yug me nyuam thiab cov kev pab cuam <a href="#">kev tiv thaiv kho mob hauv pab pawg kho mob koom tes ua ke</a> uas tau txais kev pab them nqi ua ntej koj tuaj yeem them koj <a href="#">tus nqi yus them yus ua ntej</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no pab them nqi duav roos rau qee cov khoom thiab cov kev pab cuam uas koj tseem tsis tau ncau cuag rau cov nqi ntawm <a href="#">tus nqi yus them yus ua ntej</a>. Tiam sis ib qhov kev <a href="#">sib koom them nqi</a> los sis <a href="#">sib koom them is saws las</a> tuaj yeem siv tau. Piv txwv tias, <a href="#">txoj phiaj xwm kho mob</a> no them tau rau <a href="#">cov kev pab cuam tiv thaiv</a> uas tsis tag <a href="#">sib koom them nqi</a> thiab ua ntej koj tuaj yeem them tau tus nqi <a href="#">yus them yus ua ntej</a>. Mus saib cov npe ntawv pab them nqi <a href="#">cov kev pab cuam tiv thaiv</a> ntawm <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>.</p>

<p>Puas tau muaj lwm <a href="#">cov nqi uas yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis muaj</p>	<p>Koj tsis tas yuav them rau <a href="#">cov nqi yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb.</p>
<p>Cov nyiaj uas <a href="#">rho hauv hnab tsos los them</a> rau txoj phiaj xwm kho mob no yog ntau npaum li cas?</p>	<p><b>\$6,600</b> toj ib leeg/<b>\$13,200</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$12,700</b> toj ib leeg/<b>\$25,400</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Cov <a href="#">nqi ua koj yuav tau rho nyiaj hauv hnab tshos them ntau tshaj</a> rau ib lub xyoo yog tag nro rau cov kev pab cuam them nqi kho mob. Txoj <a href="#">phiaj xwm kho mob</a> no tsuas them me ntsis <a href="#">ntawm cov nyiaj rho hnab tshos them</a> ntawd xwb. Yog koj muaj lwm tus neeg hauv koj tsev neeg uas nyob hauv txoj <a href="#">phiaj xwm kho mob no</a>, lawv yuav tsum tau them rau lawv tus kheej raws li <a href="#">cov nyiaj uas rho hnab tshos them</a> kom txog qhov <a href="#">nyiaj uas rho hauv hnab tshos them</a> uas tsev neeg yuav tau them tag nrho.</p>
<p>Dab tsi uas tsis raug xam nyob hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>?</p>	<p><a href="#">Nqi tuav pov hwm</a>, <a href="#">cov nqi tseem tshuav</a> yuav tau them (tshwj tsis yog tias tsis tau tso cai rau them <a href="#">cov nqi tseem tshuav</a>), thiab kev saib xyuas kev kho mob uas txoj <a href="#">phiaj xwm kho mob</a> no tsis tau them.</p>	<p>Txawm tias koj them cov nqi no lawm los xij, tiam sis lawv tsis suav xam rau hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>.</p>
<p>Puas yog koj yuav tau them tsawg yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob hauv pab pawg koom tes ua ke</a>?</p>	<p>Tau. Mus saib rau <a href="http://www.bluecrossmn.com/taylor">www.bluecrossmn.com/taylor</a> los sis hu rau 1-866-289-5154 ntawm ib daim ntawv sau npe uas muaj <a href="#">pab pawg kws kho mob koom tes ua ke cov kws muab kev pab kho mob</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no siv ib tus <a href="#">kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a>. Koj yuav them tsawg tuaj yog tias koj siv ib tus <a href="#">kws muab kev pab kho mob</a> nyob hauv qhov <a href="#">txoj hiaj xwm kho mob li pab pawg kho mob koom tes ua ke</a>. Koj yuav tau them ntau tshaj yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>, thiab koj yuav tau txais ib daim ntawv nuj nqi los ntawm <a href="#">tus kws muab kev pab kho mob</a> rau cov nqi seem ntawm <a href="#">tus kws muab kev pab kho mob</a> qhov nqi thiab yam uas koj <a href="#">txoj phiaj xwm kho mob</a> them (<a href="#">cov nqi tseem tshuav</a>). Nco ntsoov tias koj <a href="#">tus kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a> tuaj yeem siv ib <a href="#">tus kws muab kev pab kho mob tsis yob hauv pab pawg kho mob koom tes ua ke</a> rau qee cov kev pab cuam (xws li kuaj ntshav kuaj zis). Nrog koj tus <a href="#">kws muab kev pab kho mob</a> tham ua ntej koj txais cov kev pab cuam.</p>
<p>Koj puas xav tau ib <a href="#">daim ntawv xa tauj</a> txhawm rau mus ntsib ib <a href="#">tus kws kho mob tshwj xeeb</a>?</p>	<p>Tsis xav.</p>	<p>Koj tuaj yeem mus ntsib <a href="#">tus kws kho mob tshwj xeeb</a> tsis tas yuav muaj ib <a href="#">daim tawv xa tauj</a>.</p>



Tag nrho cov nqi [sib koom them tus nqi](#) thiab [sib koom them is saws las](#) uas pom hauv daim ntawv raug nthuav tawm tom qab koj [tus nqi uas yus them yus ua ntej](#) txaus lawm, yog tias [tus nqi uas yus them yus ua ntej](#) tau siv.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj mus ntsib ib tus <a href="#">kws kho mob</a> lub chaw ua hauj lwm los sis lub chaw kuaj mob	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los sis kev mob nkeeg dab tsi	\$40 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Mus ntsib tus kws kho mob tshwj xeeb</a>	\$60 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Saib xyuas tiv thaiv mob/kuaj mob/txhaj tshuaj tiv thaiv</a>	Tsis kom them nqi	Me nyuam noj qab nyob zoo: 40% <a href="#">sib koom them tus nqi is saws las</a> Rau Neeg Loj: 40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum koj yuav tau them rau tej kev pab cuam uas tsis tau txais fab kev tiv thaiv kab mob. Nug koj tus <a href="#">kws muab kev pab kho mob</a> yog tias cov kev pab cuam xav tau kev tiv thaiv. Tom qab ntawd ntsuam xyuas seb koj qhov <a href="#">phiaj xwm kho mob</a> yuav them dab tsi rau.
Yog tias koj tau mus kuaj mob	<a href="#">Txoj kev kuaj tshawb tus mob</a> (kev xoo hluav taws xob ev xas les (x-ray), kev kuaj ntshav)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Kev thaj duab (CT/PET, scans, MRI)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
Yog koj xav tau tshuaj pab kho koj tus kab mob los sis kev yam mob kev nkees. Ib lub tsev muag tshuaj twg yog	Cov tshuaj muaj npe uas neeg nyiam siv	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	Neeg tuaj khoom nrog them nqi txhij txhua rau daim ntawv muag tshuaj txog ncuva thaum tau tus nqi uas yus them ua

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<p>lub uas tau muaj daim ntawv tso cai muag tshuaj ntawm koj tuaj yeem nkag mus yuav tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a>. Ib lub tsev muag tshuaj uas xa tshuaj raws tsev xa ntawv yuav them cov nqi tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a> mus raws li Chaw Xav Ntawv Hauv Teb Chaw Meskas.</p> <p>Xav paub ntaub ntawv ntau ntiv txog <a href="#">kev pab them nqi duav roos rau yam tshuaj uas kws kho mob sau ntawv yuav</a> muaj nyob rau ntawm <a href="http://www.caremark.com">www.caremark.com</a></p>	Cov npe tshuaj uas neeg nyiam siv	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>ntej. Tsis pab them tus nqi rau cov tshuaj uas lub tsev muag tshuaj xa raws hauv tsev xa ntawv tuaj ntawm <a href="#">cov kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>.</p>
	Cov tshuaj uas tsis nyiam	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	
	<a href="#">Cov tshuaj tshwj xeeb</a>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	
<b>Yog tias koj raug phais mob uas tsis raug pw hauv tsev kho mob</b>	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, lub chaw phais neeg mob uas tsis pw hauv tsev kho mob)	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>40% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tej zaum yuav tau thov kev tso cai ua ntej.</p>
	Cov nqi them rau tus kws kho mob/kws phais mob	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>40% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tej zaum yuav tau thov kev tso cai ua ntej.</p>
<b>Yog xav tau kev kho mob kiag tam sim ntawv</b>	<a href="#">Chav Kho Mob hnyav</a>	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tsis Muaj</p>

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Kev thauj xa neeg kho mob mus los thaum muaj xwm ceev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	
	<a href="#">Kev saib xyuas kho mob thaum muaj xwm ceev</a>	\$40 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntejsiv</a> tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj tau pw kho hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, chav pw kho mob)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Nqi them rau tus kws kho mob/kws phais mob	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj xav tau kev pab cuam kho mob puas hlwb, kev pab cuam kho mob txog tus cwj pwm, los sis kev pab cuam kho txog kev siv yeeb tshuaj caww	Cov kev pab cuam rau tus neeg mob uas tsis pw kho hauv tsev kho mob	\$40 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntejsiv</a> tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej. Cov kev pab cuam qhia kev rau sib yuav/ kev sab laj ntawm cov txij nkawm uas tsis muaj kev pov hwm them nqi kho mob.
	Cov kev pab cuam kho mob rau cov neeg mob nyob hauv tsev kho mob muaj suav nrog kev kho mob puas hlwb rau neeg loj	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.



Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<b>Yog tias koj lub cev xeeb me nyuam</b>	Kev mus ntsib kws kho mob txog poj niam cev tsis tab seeb	Kev saib xyuas ua ntej tsis tau yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: \$40 <a href="#">sib nrog them</a> /mus kuaj mob ntawm tus kws kho mob los sis \$60 <a href="#">sib nrog them</a> /mus kuaj tom tus kws kho mob keej tshaj lub chaw kuaj uas muaj peev xwm mus tau, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho cov kev pab cuam	kev saib xyuas ua ntej tsis tau yug me nyuam: 40% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 40% <a href="#">sib koom them tus nqi is saws las</a>	<a href="#">Tus nqi sib faib them</a> siv tsis tau rau <a href="#">cov kev pab cuam tiv thaiv kev mob</a> . Nyob ntawm seb hom kev pab cuam twg, lwm <a href="#">tus nqi sib faib them</a> uas tuaj yeem siv tau. Kev Saib Xyuas tus niam tej zaum muaj suav nrog kev kuaj sim ntshav thiab lwm cov kev pab cuam uas tau hais rau lwm qhov chaw ntawm lub SBC (piv txwv lis, tsum saib tus mob).
	Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
<b>Yog tias koj xav tau kev pab rau txoj kev pab them duav roos los sis xav tau lwm qhov kev kho mob tshwj xeeb</b>	<a href="#">Kev saib xyuas kho mob rau tom vaj tom tsev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : kev mus saib 120 zaug toj ncuaj sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Cov kev pab cuam kho mob kom lub cev rov gab zoo li qub tuaj</a>	\$40 <a href="#">sib nrog them</a> rau kev kho lub zog; uas tus nqi yus them ua ntej siv tsis tau \$40 <a href="#">sib nrog them</a> rau kev kho lub cev; uas tus nqi yus them ua ntej tsis tau kev pab them \$40 <a href="#">sib nrog them</a> rau kev kho hais lus; uas tus nqi yus them ua ntej tsis tau kev pab them	40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho tus cwj pwm kom pab tau tus kheej</a>	\$40 <a href="#">sib nrog them</a> rau kev kho lub zog; uas tus nqi yus them ua ntej siv tsis tau \$40 <a href="#">sib nrog them</a> rau kev kho lub cev; uas tus nqi yus them ua ntej tsis tau kev pab them \$40 <a href="#">sib nrog them</a> rau kev kho hais lus; uas tus nqi yus them ua ntej tsis tau kev pab them	40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	
	<a href="#">Muaj kev paub zoo rau kev saib xyuas tu mob</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : 120 hnuv toj ncuva sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov cuab yeej siv kho mob ruaj khov</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Kev pab cuam kho mob hauv tsev tu neeg mob rau ntu kawg ntawm lub neej</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj xav tau txoj kev saib xyuas kho hniav los sis kho qhov muag	kev kuaj xyuas me nyuam lub qhov muag	Tsis kom them nqi	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Tsom iav qhov muag me nyuam yaus	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no
	kev kuaj xyuas me nyuam yaus hniav	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no

**Cov Kev Pab uas Muab Cais Tawm & Lwm Cov Kev Pab Cuam uas Tau Txais Kev Pab Them Nqi Duav Roos:**

Cov Kev Pab Cuam Uas Koj [Txoj Phiaj Xwm Kho Mob](#) Uas Feem Ntau TSIS Pab Them Nqi (Saib koj cov kev cai los sis [phiaj xwm kho mob](#) daim ntawv rau cov lus qhia paub ntau ntxiv thiab lwm daim ntawv teev npe uas [tsis muaj cov kev pab cuam](#).)

- Tus kws tu neeg mob ntiag tug
- Kev saib xyuas kho mob mus sij hawm ncuu-ntev
- Txoj kev saib xyuas kho mob fab ko taw txhua txhia zaus
- Kev kho hniav (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Kev phais kom zoo nkauj (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Cov txheej txheem pab cuam ua kom yuag

**Lwm Yam Kev Pab Cuam Them Nqi Kho Mob (Cov kev txwv tej zaum siv tau rau cov kev pab cuam no).Daim npe ntawv no ua tsis tiasvThov mus saib rau koj [txoj phiaj xwm khoo mob](#) tej ntaub ntawv.)**

- Kev saib xyuas kho mob ntsig txog kev tig los yog kho tus txha nqaj qaum
- Kev phais ua kom yuag
- Kev kho kom muaj me nyuam
- Kev hno koob cia txhawm rau kev kho mob (tsis lees txais cov phiaj xwm txais txiaj ntsim kho mob)
- Txoj kev saib xyuas kho mob thaum xwm txheej ceev nyob rau thaum mus ncig tawm sab nraud ntawm Teb Chaws Mes Kas.
- Lub tshuab ua kom hnov lus zoo (tsuas nyob sab nraud & kom vam txog qhov pov hwm them nqi rau)
- Mus kuaj saib qhov muaj txhua lub sij hawm (neeg loj)

**Koj Cov Cai Tseem Tau Txais Txoj Kev Pab Them Nqi Duav Roos Txuas Ntxiv:** Muaj tej lub khoom haum uas tuaj yeem pab koj them nqi ntxiv yog tias koj xav tau kev pab pov hwm them nqi kho mob mus ntxiv tom qab nws xaus. Cov ntaub ntawv tiv tauj rau cov koom haum ntawd yog: Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); los sis lub Koom Haum Kho Mob thiab Cov Kev Pab Cuam Txhawb Tib Neeg, Chaw Saib Xyuas Neeg Yuav Khoom Ntaub ntawvthiab Pov hwm Pov Hwm ntawm 1-877-267-2323, hu lwm tus npawb ntxiv 61565 los sis [www.cciio.cms.gov](http://www.cciio.cms.gov). Xav paub ntau tshaj ntxiv txog koj qhov kev cai tau kev them nqi kho mob ntxiv, tiv tauj hu mus rau koom haum Blue Cross ntawm 1-866-289-5154. Lwm qhov kev xaiv tuaj yeem muaj nyob tos koj thiab, suav nrog qhov yuav Pov hwm tuav pov hwm tus kheej los ntawm lub MNSure/lub Kiab Khw Rau cov xwm txheej txog lub [Kiab khw](#), mus saib rau ntawm [www.mnsure.com](http://www.mnsure.com) los sis hu rau 1-855-366-7873.

**Koj Kev Tsis Txau Siab thiab Cov Kev Cai Rov Hais Plaub:** Muaj ntau lub khoom haum uas tuaj pab koj yog tias koj tsis txau siab xav tawm tsam rau koj qhov [phiaj xwm kho mob](#) kom tsis lwws txai ib qho [kev thov](#). Qhov kev tsis txau siab no hu tias ib [qho kev tsis txau siab](#) los sis [rooj plaub](#). Xav paub ntau ntxiv txog koj cov kev cai, mus saib rau cov txiaj ntsim lus qhia uas koj yuav tau txai [daim ntawv thov](#) kho mob. Koj cov ntaub ntawv [phiaj xwm kho mob](#) kuj muab cov xwm txheej tiav log xa mus rau ib qho [kev thov](#), [rov hais dua rooj plaub](#), los sis ib [cov lus tsis txau siab](#) rau koj lub [phiaj xwm kho mob](#). Xav paub ntau ntxiv hais txog koj cov kev cai, cov lus ceeb toom no, los sis txoj kev pab, hu tiv toj rau: Koom haum Blue Cross ntawm 1-866-289-5154; the Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Yog tias koj tau kev pab them nqi kho mob lo ntawm ib qhov [phiaj xwm kho mob](#) uas ua los ntawm lub Phiaj Xwm Kho Mob Hauv Xeev, ib lub nroo, lub xeev, lub tsev kawm ntawv hauv xeev, los sis Cov Kev Koom Tes Ua Kev Pab Cuam, los sis lub phiaj xwm tuam tsev ua koj tuaj yeem tiv tauj hu rau lub Koom Haum Kho Mob thiab Ua Kev Pab Cuam Txhawb Tib Neeg Pov hwm Kho Mob pab pawg ntawm 1-888-393-2789.

### **Qhov phiaj xwm kho mob no puas muab Kev Pab Them Nqi Kho Mob Tsawg Tshaj? Tau.**

[Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#) pheej muaj suav nrog qhov [phiaj xwm kho mobs](#), Isalas kho mob tuaj yeem muaj nyob tos ntawm [Kiab khw](#) los sis lwm qhov kev cai ntiag tug, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam ua isalas pab them tau. Yog tia koj tsim nyog rau kom uas [Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#), koj tuaj yeem tsis tsim nyog txai daim npav them se siab.

### **Qhov phiaj xwm kho mob no puas ua Raws Lis Nqi Cov Qauv Qhov Tsawg Tshaj Plaws? Tau.**

Yog tias koj txoj [phiaj xwm kho mob](#) tsis ua tau raws lis [Nqi Cov Qauv Qhov Tsawg Tshaj Plaws](#), koj tsim nyog rau ib [daim npav them nqi siab](#) los pab koj them rau ib qhov [phiaj xwm kho mob](#) los ntawm lub [Kiab Khw](#).

### **Cov Kev Pab Cuam Txhais Lus:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

### **Daim Ntawv Ceeb Toom Tsis pub Muaj Kev Ntxub Ntxaug Notice of Nondiscrimination Practices Effective July 18, 2016**

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)

- by mail at: Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560

- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

*Txhawm rau mus saib cov kev piv txwv ntawm txoj hauv kev uas qhov [phiaj xwm kho mob](#) no pab them nqi duav roos rau cov nqi ntawm tus qauv txheej xwm fab kev kho mob, saib rau ntawm tshooj lus tom ntej no.*

**PRA Cov Lus Qhia Tshaj Tawm:** Raws li Txoj Cai Kev Txo Cov Hauj Lwm Ntaub Ntawv xyoo 1995, tsis tas kom muaj neeg los txais qho hauj lwm no sau cov ntaub ntawv dhau ntawv lawm nws qhia tus nab npawb tuav tshwj OMB tseeb. Tus nab npawb tuav tshwj OMB uas siv tau rau txoj kev khaws cov ntaub ntawv qhia paub no yog **0938-1146**. Lub sij hawm siv los txheeb sau kom tiav cov ntaub ntawv no yog khwv yees lis **0.08** teev rau ib cov lus teb, suav nrog lub sij hawm tshawb xyuas cov lus qhia, tshawb nrhiav cov ntaub ntawv qub, kev muab cov ntaub ntawv xav tau los tso ua ke, thiab ua kom tiasv thiab tshab xyuas cov ntaub ntawv txheeb sau. Yog koj muaj cov lus tawm tswv yim txog kev ua raug ntawm (cov) kev kws yees sij hawm los sis yog koj muaj lus qhia txog kev kho daim qauv ntawv no, thov sau ntawv mus rau: CMS, 7500 Txoj Kev Muaj Kev Ruaj Ntseg (Security Boulevard), Attn: Tus Neeg Ua Hauj Lwm Lis Txog Kev Tshem Tawm Tej Ntaub Ntawv Qhia Txog Tes Hauj Lwm PRA, Chaw Xa Ntawv C4-26-05, Baltimore, Maryland 21244-1850.



**Qhov no nws tsis yog tus nqi kwv yeess.** Cov kev kho mob uas koj pom nyob rau hauv daim ntawv nov nws tsuas yog ib cov kev piv txwv txog tias qhov [phiaj xwm kho mob](#) no yuav pab them nqi kho mob tau li cas. Koj cov nqi tseeb tiag nws yuav sib txawv khom vam txog qhov koj tau txai kev kho mob tiag, tus nqi uas koj [cov kws muab kev pab kho mob](#) kom them, thiab muaj lwm yam sab nrauv. Tsom ntsoov rau ntawm [tus nqi sib faib them](#) npaum lis cas uas ([tus nqi yus them ua ntej](#), [sib koom them tus nqi](#) thiab [sib koom them tus nqi is saws las](#)) thiab [cov kev pab cuam uas tsis muaj nrog](#) los ntawm qhov [phiaj xwm kho mob](#). Siv cov ntaub ntawv no mus piv rau cov nqi uas koj tau them los txawv hauv [cov phiaj xwm kho mob](#). 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 Yug ib Tus Me Nyuam

(9 lub hlis xeeb saib xyuas ua ntej tsis tau yug me nyuam) thiab kev yug me nyuam hauv lub tsev kho mob)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$2,500**
- [Tus kws kho mob tshwj xeebsib koom them tus nqi](#) **\$60**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Tus kws kho mob tshwj xeeb](#) mus ntsib tom chaw hauj lwm (kev saib xyuas ua ntej tsis tau yug me nyuam)  
 Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab  
 Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam  
[Kuaj xyuas tus mob](#) (xoos fai fab tsom tus mob thiab kuaj ntshav)  
[Tus kws kho mob tshwj xeeb](#) mus ntsib (tshuaj loog)

### Kev tswj xyuas Joe 2 hom Kab Mob Ntshav Qab Zib

(ib xyoos ntawm kev saib xyuas kho mob los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke ua ntu zus los uas muaj kev tswj xyuas tus mob yam tau zoo)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$2,500**
- [Tus kws kho mob tshwj xeebsib koom them tus nqi](#) **\$60**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kws kho mob xub thawj](#) mus ntsib tom chaw hauj lwm (muaj xam nrog kev qhia txog kab mob)  
[Kuaj xyuas tus mob](#) (kuaj ntshav)  
[Cov tshuaj raws kev sau ntawv yuav](#)  
[Cov cuab yeej siv kho mob ruaj khov](#) (tus pas ntsuas ntshav qab zib)

### Mia yog Txha Lov Dog Dig

(kev mus ntsib chav kho mob thaum muaj mob ceev uas koom hauv pab pawg nev vawj thiab kev saib xyuas kho mob uas muaj kev taug qab xyuas ntxiv mus)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$2,500**
- [Tus kws kho mob tshwj xeebsib koom them tus nqi](#) **\$60**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kev kho mob hauv chav kho mob hnyav](#) (suav nrog cov khoom siv kho mob)  
[Kuaj xyuas tus mob](#) (xoos duab hluav taw xob x-ray)  
[Cov cuab yeej siv kho mob ruaj khov](#) (ob tus pas nqa neeg mob)  
[Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj](#) (kev kho lub cev)



<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$12,700</b>
<b>Raws li qhov kev piv txwv no, Peg yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$2,500
<a href="#">Cov nqi sib koom them (copayments)</a>	\$10
<a href="#">Sib koom them tus nqi is saws las</a>	\$1,500
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$60
<b>Tus Peg tag nrho uas yuav tsum tau them yog</b>	<b>\$4,070</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$5,600</b>
<b>Raws li qhov kev piv txwv no, Joe yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$900
<a href="#">Cov nqi sib koom them (copayments)</a>	\$700
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$20
<b>Tus Joe tag nrho uas yuav tsum tau them yog</b>	<b>\$1,620</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$2,800</b>
<b>Raws li qhov kev piv txwv no, Mia yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$2,100
<a href="#">Cov nqi sib koom them (copayments)</a>	\$300
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$0
<b>Tus Mia tag nrho uas yuav tsum tau them yog</b>	<b>\$2,400</b>

Txoj [phiaj xwm kho mob](#) yuav muaj kev pab them nqi kho mob rau lwm cov nqi no PIV TXWV LI cov kev pab cuam them nqi kho mob.

## Cov Kev Pab Cuam Txhais Lus:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.


ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yánít'i'go saad bee yát'i' éí t'áájíik'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.

**Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob:** Txoj Phiaj Xwm no Duav Tau Dab Tsi & Koj Them Nqi Dab Tsi Rau Cov Kev Pab Cuam  
**TAYLOR CORPORATION – PPO Plus Plan**

**Lub Sij Hawm Pab Them Nqi Kho Mob: Pib txij hnuab los sis tom qab hnuab tim 01/01/2024**

**Txoj Kev Pab Them Nqi Duav Roos rau:** Ib Tus Neeg/Tsev Neeg | **Hom Phiaj Xwm Kho Mob: PPO**

 **Daim Ntawv Hais Txog Cov Txiaj Ntsim thiab Kev Them Nqi Kho Mob (SBC) yuav pab koj xaiv ib [txoj phiaj xwm kho mob](#). Daim SBC yuav qhia rau koj txog txoj hau kev uas koj thiab [txoj phiaj xwm kho mob](#) yuav them nqi rau kev pab cuam saib xyuas kho mob. LUS CIM TSEG: Cov ntaub ntawv hais txog tus nqi ntawm [txoj phiaj xwm kho mob](#) no (hu tias qhov [nqipovhwm](#)) yuav nyob hauv lwm daim ntawv.**

**Qhov no tsuas yog cov ntsiab lus suav sau xwb.** Xav paub ntau ntiv txog koj tus nqi them kho mob, los sis xa tau ib daim ntawv theej ua tiav ntawm kev pab them nqi, mus saib rau [www.bluecrossmn.com/taylor](http://www.bluecrossmn.com/taylor) los sis hu xov tooj rau 1-866-289-5154. Rau tej kev txhais lus ntawm cov ntsiab lus uas ib txwm muaj, xws li [tus nqi ua tso cai](#), [kev sau nqi qhov uas seem](#), [sib koom them nqi is saws las](#), [sib koom them nqi kho mob](#), [tus nqi yus them ua ntej](#), [kws muab kev pab kho mob](#), los sis lwm cov lus uas [ke sab hauv qab](#) saib Cov Ntsiab Lus Txhais. Koj tuaj yeem mus saib Cov Ntsiab Lus Txhais ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau 1-866-289-5154 thov luam ib daim ntawv theej.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas Qhov No Thiaj Muaj Teeb Meem:
<p><b><a href="#">Tus nqi yus them yus ua ntej (deductible)</a> tag nrho yog li cas?</b></p>	<p><b>\$1,500</b> toj ib leeg/<b>\$3,000</b> toj tsev neeg rau kev kho mob <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$4,000</b> toj ib leeg/<b>\$8,000</b> toj tsev neeg rau kev kho mob <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Feem ntau mas, koj yuav tsum them txhua tus nqi los ntawm <a href="#">cov kws muab kev pab kho mob</a> mus txog tus nqi <a href="#">yus them yus ua ntej</a> ua ntej <a href="#">txoj phiaj xwm kho mob</a> no pib them cov nqi.</p> <p>Txoj <a href="#">phiaj xwm kho mob no</a> muaj ib co nqi <a href="#">yus them ua ntej</a>. Yog koj muaj neeg hauv koj tsev neeg nyob hauv <a href="#">txoj phiaj xwm kho mob</a>, txhua tus neeg ntawv yuav tau them nqi kho mob rau lawv tus kheej <a href="#">yus them yus ua ntej</a> mus txog thaum tag nrho cov nyaj <a href="#">yus them yus ua ntej</a> tag nrho cov neeg haum tsev yuav tau them lawv cov nuj nqi kom tag nrho <a href="#">cov nqi yus them yus ua ntej</a>.</p>
<p><b>Puas muaj cov kev pab cuam uas tau txais kev pab them nqi duav roos ua ntej koj ncav cuag koj <a href="#">tus nqi yus them yus ua ntej (deductible)</a>?</b></p>	<p>Tau. Muaj nyaj kho mob me nyuam yaus, kev saib xyuas ua ntej tsis tau yug me nyuam thiab cov kev pab cuam <a href="#">kev tiv thaiv kho mob hauv pab pawg kho mob koom tes ua ke</a> uas tau txais kev pab them nqi ua ntej koj tuaj yeem them koj <a href="#">tus nqi yus them yus ua ntej</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no pab them nqi duav roos rau qee cov khoom thiab cov kev pab cuam uas koj tseem tsis tau ncav cuag rau cov nqi ntawm <a href="#">tus nqi yus them yus ua ntej</a>. Tiam sis ib qhov kev <a href="#">sib koom them nqi</a> los sis <a href="#">sib koom them is saws las</a> tuaj yeem siv tau. Piv txwv tias, <a href="#">txoj phiaj xwm kho mob</a> no them tau rau <a href="#">cov kev pab cuam tiv thaiv</a> uas tsis tag <a href="#">sib koom them nqi</a> thiab ua ntej koj tuaj yeem them tau tus nqi <a href="#">yus them yus ua ntej</a>. Mus saib cov npe ntawv pab them nqi <a href="#">cov kev pab cuam tiv thaiv</a> ntawm <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a>.</p>

<p>Puas tau muaj lwm <a href="#">cov nqi uas yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis muaj</p>	<p>Koj tsis tas yuav them rau <a href="#">cov nqi yus them yus ua ntej</a> rau cov kev pab cuam tshwj xeeb.</p>
<p>Cov nyiaj uas <a href="#">rho hauv hnab tsos los them</a> rau txoj phiaj xwm kho mob no yog ntau npaum li cas?</p>	<p><b>\$6,600</b> toj ib leeg/<b>\$13,200</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj <a href="#">hauv pab pawg kho mob koom tes ua ke</a>  <b>\$12,700</b> toj ib leeg/<b>\$25,400</b> toj tsev neeg rau kev kho mob thiab nqi tshuaj uas <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a></p>	<p>Cov <a href="#">nqi ua koj yuav tau rho nyiaj hauv hnab tshos them ntau tshaj</a> rau ib lub xyoo yog tag nro rau cov kev pab cuam them nqi kho mob. Txoj <a href="#">phiaj xwm kho mob</a> no tsuas them me ntsis <a href="#">ntawm cov nyiaj rho hnab tshos them</a> ntauw xwb. Yog koj muaj lwm tus neeg hauv koj tsev neeg uas nyob hauv txoj <a href="#">phiaj xwm kho mob no</a>, lawv yuav tsum tau them rau lawv tus kheej raws li <a href="#">cov nyiaj uas rho hnab tshos them</a> kom txog qhov <a href="#">nyiaj uas rho hauv hnab tshos them</a> uas tsev neeg yuav tau them tag nrho.</p>
<p>Dab tsi uas tsis raug xam nyob hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>?</p>	<p><a href="#">Nqi tuav pov hwm</a>, <a href="#">cov nqi tseem tshuav</a> yuav tau them (tshwj tsis yog tias tsis tau tso cai rau them <a href="#">cov nqi tseem tshuav</a>), thiab kev saib xyuas kev kho mob uas txoj <a href="#">phiaj xwm kho mob</a> no tsis tau them.</p>	<p>Txawm tias koj them cov nqi no lawm los xij, tiam sis lawv tsis suav xam rau hauv <a href="#">cov nyiaj uas rho hauv hnab tshos them</a>.</p>
<p>Puas yog koj yuav tau them tsawg yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob hauv pab pawg koom tes ua ke</a>?</p>	<p>Tau. Mus saib rau <a href="http://www.bluecrossmn.com/taylor">www.bluecrossmn.com/taylor</a> los sis hu rau 1-866-289-5154 ntawm ib daim ntawv sau npe uas muaj <a href="#">pab pawg kws kho mob koom tes ua ke cov kws muab kev pab kho mob</a>.</p>	<p>Qhov <a href="#">phiaj xwm kho mob</a> no siv ib tus <a href="#">kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a>. Koj yuav them tsawg tuaj yog tias koj siv ib tus <a href="#">kws muab kev pab kho mob</a> nyob hauv qhov <a href="#">txoj hiaj xwm kho mob li pab pawg kho mob koom tes ua ke</a>. Koj yuav tau them ntau tshaj yog tias koj siv ib <a href="#">tus kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>, thiab koj yuav tau txais ib daim ntawv nuj nqi los ntawm <a href="#">tus kws muab kev pab kho mob</a> rau cov nqi seem ntawm <a href="#">tus kws muab kev pab kho mob</a> qhov nqi thiab yam uas koj <a href="#">txoj phiaj xwm kho mob</a> them (<a href="#">cov nqi tseem tshuav</a>). Nco ntsoov tias koj <a href="#">tus kws muab kev pab kho mob hauv pab pawg kho mob koom tes ua ke</a> tuaj yeem siv ib <a href="#">tus kws muab kev pab kho mob tsis yob hauv pab pawg kho mob koom tes ua ke</a> rau qee cov kev pab cuam (xws li kuaj ntshav kuaj zis). Nrog koj tus <a href="#">kws muab kev pab kho mob</a> tham ua ntej koj txais cov kev pab cuam.</p>
<p>Koj puas xav tau ib <a href="#">daim ntawv xa tauj</a> txhawm rau mus ntsib ib <a href="#">tus kws kho mob tshwj xeeb</a>?</p>	<p>Tsis xav.</p>	<p>Koj tuaj yeem mus ntsib <a href="#">tus kws kho mob tshwj xeeb</a> tsis tas yuav muaj ib <a href="#">daim tawv xa tauj</a>.</p>



Tag nrho cov nqi [sib koom them tus nqi](#) thiab [sib koom them is saws las](#) uas pom hauv daim ntawv raug nthuav tawm tom qab koj [tus nqi uas yus them yus ua ntej](#) txaus lawm, yog tias [tus nqi uas yus them yus ua ntej](#) tau siv.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj mus ntsib ib tus <a href="#">kws kho mob</a> lub chaw ua hauj lwm los sis lub chaw kuaj mob	Thawj zaug uas mus kho mob txhawm rau kho ib qho kev raug mob los sis kev mob nkeeg dab tsi	\$25 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Mus ntsib tus kws kho mob tshwj xeeb</a>	\$35 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	<a href="#">Saib xyuas tiv thaiv mob/kuaj mob/txhaj tshuaj tiv thaiv</a>	Tsis kom them nqi	Me nyuam noj qab nyob zoo: 40% <a href="#">sib koom them tus nqi is saws las</a> Rau Neeg Loj: 40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum koj yuav tau them rau tej kev pab cuam uas tsis tau txais fab kev tiv thaiv kab mob. Nug koj tus <a href="#">kws muab kev pab kho mob</a> yog tias cov kev pab cuam xav tau kev tiv thaiv. Tom qab ntawd ntsuam xyuas seb koj qhov <a href="#">phiaj xwm kho mob</a> yuav them dab tsi rau.
Yog tias koj tau mus kuaj mob	<a href="#">Txoj kev kuaj tshawb tus mob</a> (kev xoo hluav taws xob ev xas les (x-ray), kev kuaj ntshav)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	Kev thajj duab (CT/PET, scans, MRI)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
Yog koj xav tau tshuaj pab kho koj tus kab mob los sis kev yam mob kev nkees. Ib lub tsev muag tshuaj twg yog	Cov tshuaj muaj npe uas neeg nyiam siv	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	\$10 <a href="#">them ua ke</a> /muag me ntsis \$25 <a href="#">them ua ke</a> /muag me ntsis rau 90 hnuv	Neeg tuaj khoom nrog them nqi txhij txhua rau daim ntawv muag tshuaj txog ncuva thaum tau tus nqi uas yus them ua



Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<p>lub uas tau muaj daim ntawv tso cai muag tshuaj ntawm koj tuaj yeem nkag mus yuav tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a>. Ib lub tsev muag tshuaj uas xa tshuaj raws tsev xa ntawv yuav them cov nqi tshuaj raws li <a href="#">daim ntawv kws kho mob sau yuav tshuaj</a> mus raws li Chaw Xav Ntawv Hauv Teb Chaw Meskas.</p> <p>Xav paub ntaub ntawv ntau ntiv txog <a href="#">kev pab them nqi duav roos rau yam tshuaj uas kws kho mob sau ntawv yuav</a> muaj nyob rau ntawm <a href="http://www.caremark.com">www.caremark.com</a></p>	Cov npe tshuaj uas neeg nyiam siv	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$40 qhov tsawg tshaj \$80 qhov ntau tshaj</p> <p>20% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$100 qhov tsawg tshaj \$200 qhov ntau tshaj</p>	<p>ntej. Tsis pab them tus nqi rau cov tshuaj uas lub tsev muag tshuaj xa raws hauv tsev xa ntawv tuaj ntawm <a href="#">cov kws muab kev pab kho mob uas tsis nyob hauv pab pawg kho mob koom tes ua ke</a>.</p>
	Cov tshuaj uas tsis nyiam	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	<p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis; \$60 qhov tsawg tshaj \$120 qhov ntau tshaj</p> <p>50% <a href="#">sib koom them tus nqi is saws las</a>/muag me ntsis rau 90 hnuv; \$150 qhov tsawg tshaj \$300 qhov ntau tshaj</p>	
	<a href="#">Cov tshuaj tshwj xeeb</a>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a>; \$75 qhov tsawg tshaj \$150 qhov ntau tshaj</p>	
<p>Yog tias koj raug phais mob uas tsis raug pw hauv tsev kho mob</p>	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, lub chaw phais neeg mob uas tsis pw hauv tsev kho mob)	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>40% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tej zaum yuav tau thov kev tso cai ua ntej.</p>
	Cov nqi them rau tus kws kho mob/kws phais mob	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>40% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tej zaum yuav tau thov kev tso cai ua ntej.</p>
Yog xav tau kev kho mob kiag tam sim ntawv	<a href="#">Chav Kho Mob hnyav</a>	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>20% <a href="#">sib koom them tus nqi is saws las</a></p>	<p>Tsis Muaj</p>

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Kev thauj xa neeg kho mob mus los thaum muaj xwm ceev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	
	<a href="#">Kev saib xyuas kho mob thaum muaj xwm ceev</a>	\$25 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj tau pw kho hauv tsev kho mob	Tus nqi kho mob nyob rau qhov chaw kho mob ntawd (xws li, chav pw kho mob)	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Nqi them rau tus kws kho mob/kws phais mob	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
Yog tias koj xav tau kev pab cuam kho mob puas hlwb, kev pab cuam kho mob txog tus cwj pwm, los sis kev pab cuam kho txog kev siv yeeb tshuaj caww	Cov kev pab cuam rau tus neeg mob uas tsis pw kho hauv tsev kho mob	\$25 <a href="#">sib nrog them</a> /mus kuaj mob, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho lwm cov kev pab cuam	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej. Cov kev pab cuam qhia kev rau sib yuav/ kev sab laj ntawm cov txij nkawm uas tsis muaj kev pov hwm them nqi kho mob.
	Cov kev pab cuam kho mob rau cov neeg mob nyob hauv tsev kho mob muaj suav nrog kev kho mob puas hlwb rau neeg loj	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
<b>Yog tias koj lub cev xeeb me nyuam</b>	Kev mus ntsib kws kho mob txog poj niam cev tsis tab seeb	Kev saib xyuas ua ntej tsis tau yug me nyuam: 0% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: \$25 <a href="#">sib nrog them</a> /mus kuaj mob ntawm tus kws kho mob los sis \$35 <a href="#">sib nrog them</a> /mus kuaj tom tus kws kho mob keej tshaj lub chaw kuaj uas muaj peev xwm mus tau, <a href="#">tus nqi yus them yus ua ntej</a> siv tsis tau; 20% <a href="#">sib koom them tus nqi is saws las</a> rau tag nrho cov kev pab cuam	kev saib xyuas ua ntej tsis tau yug me nyuam: 40% <a href="#">sib koom them tus nqi is saws las</a> Kev saib xyuas tom qab yug me nyuam: 40% <a href="#">sib koom them tus nqi is saws las</a>	<a href="#">Tus nqi sib faib them</a> siv tsis tau rau <a href="#">cov kev pab cuam tiv thaiv kev mob</a> . Nyob ntawm seb hom kev pab cuam twg, lwm <a href="#">tus nqi sib faib them</a> uas tuaj yeem siv tau. Kev Saib Xyuas tus niam tej zaum muaj suav nrog kev kuaj sim ntshav thiab lwm cov kev pab cuam uas tau hais rau lwm qhov chaw ntawm lub SBC (piv txwv lis, tsum saib tus mob).
	Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
	Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	
<b>Yog tias koj xav tau kev pab rau txoj kev pab them duav roos los sis xav tau lwm qhov kev kho mob tshwj xeeb</b>	<a href="#">Kev saib xyuas kho mob rau tom vaj tom tsev</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : kev mus saib 120 zaug toj ncuaj sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
	<a href="#">Cov kev pab cuam kho mob kom lub cev rov gab zoo li qub tuaj</a>	\$25 <a href="#">sib nrog them</a> rau kev kho lub zog; uas tus nqi yus them ua ntej siv tsis tau \$25 <a href="#">sib nrog them</a> rau kev kho lub cev; uas tus nqi yus them ua ntej tsis tau kev pab them \$25 <a href="#">sib nrog them</a> rau kev kho hais lus; uas tus nqi yus them ua ntej tsis tau kev pab them	40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov kev pab cuam kho tus cwj pwm kom pab tau tus kheej</a>	\$25 <a href="#">sib nrog them</a> rau kev kho lub zog; uas tus nqi yus them ua ntej siv tsis tau \$25 <a href="#">sib nrog them</a> rau kev kho lub cev; uas tus nqi yus them ua ntej tsis tau kev pab them \$25 <a href="#">sib nrog them</a> rau kev kho hais lus; uas tus nqi yus them ua ntej tsis tau kev pab them	40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub zog 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho lub cev 40% <a href="#">sib koom them tus nqi is saws las</a> rau kev kho hais tau lus	
	<a href="#">Muaj kev paub zoo rau kev saib xyuas tu mob</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Koom ua ke <a href="#">hauv pab pawg kho mob koom tes ua ke</a> thiab <a href="#">tsis nyob hauv pab pawg kho mob koom tes ua ke</a> : 120 hnuv toj ncuva sij hawm qhov nyiaj pab. Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Cov cuab yeej siv kho mob ruaj khov</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	Tej zaum yuav tau thov kev tso cai ua ntej.
	<a href="#">Kev pab cuam kho mob hauv tsev tu neeg mob rau ntu kawg ntawm lub neej</a>	20% <a href="#">sib koom them tus nqi is saws las</a>	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj

Qhov Xwm Txheej Fab Kev Kho Mob Uas Keev Pom Muaj Tas Li	Cov Kev Pab Cuam Uas Tej Zaum Koj Xav Tau	Koj Yuav Them Nqi Dab Tsi		Cov Kev Txwv, Cov Kev Tsis Lees Txais, & Lwm Yam Xwm Txheej Tseem Ceeb
		Kws Kho Mob Hauv Pab Pawg (Koj yuav tau them qhov tsawg tshaj plaws)	Tus Kws Muab Kev Pab Kho Mob Tsis Nyob Hauv Pab Pawg Kho Mob Koom Tes Ua Ke (Koj yuav them tus nqi ntau tshaj)	
Yog tias koj xav tau txoj kev saib xyuas kho hniav los sis kho qhov muag	kev kuaj xyuas me nyuam lub qhov muag	Tsis kom them nqi	40% <a href="#">sib koom them tus nqi is saws las</a>	Tsis Muaj
	Tsom iav qhov muag me nyuam yaus	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no
	kev kuaj xyuas me nyuam yaus hniav	Tsis tau txais kev pab them nqi duav roos	Tsis tau txais kev pab them nqi duav roos	Tsis muaj kev pov hwm rau cov kev pab cuam no

**Cov Kev Pab uas Muab Cais Tawm & Lwm Cov Kev Pab Cuam uas Tau Txais Kev Pab Them Nqi Duav Roos:**

Cov Kev Pab Cuam Uas Koj [Txoj Phiaj Xwm Kho Mob](#) Uas Feem Ntau Tsis Pab Them Nqi (Saib koj cov kev cai los sis [phiaj xwm kho mob](#) daim ntawv rau cov lus qhia paub ntau ntxiv thiab lwm daim ntawv teev npe uas [tsis muaj cov kev pab cuam](#).)

- Tus kws tu neeg mob ntiag tug
- Kev saib xyuas kho mob mus sij hawm ncuu-ntev
- Txoj kev saib xyuas kho mob fab ko taw txhua txhia zaus
- Kev kho hniav (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Kev phais kom zoo nkauj (tsis lees txais cov phiaj xwm txai txiaj ntsim kho mob)
- Cov txheej txheem pab cuam ua kom yuag

**Lwm Yam Kev Pab Cuam Them Nqi Kho Mob (Cov kev txwv tej zaum siv tau rau cov kev pab cuam no).Daim npe ntawv no ua tsis tiasvThov mus saib rau koj [txoj phiaj xwm khoo mob](#) tej ntaub ntawv.)**

- Kev saib xyuas kho mob ntsig txog kev tig los yog kho tus txha nqaj qaum
- Kev phais ua kom yuag
- Kev kho kom muaj me nyuam
- Kev hno koob cia txhawm rau kev kho mob (tsis lees txais cov phiaj xwm txais txiaj ntsim kho mob)
- Txoj kev saib xyuas kho mob thaum xwm txheej ceev nyob rau thaum mus ncig tawm sab nraud ntawm Teb Chaws Mes Kas.
- Lub tshuab ua kom hnov lus zoo (tsuas nyob sab nraud & kom vam txog qhov pov hwm them nqi rau)
- Mus kuaj saib qhov muaj txhua lub sij hawm (neeg loj)

**Koj Cov Cai Tseem Tau Txais Txoj Kev Pab Them Nqi Duav Roos Txuas Ntxiv:** Muaj tej lub khoom haum uas tuaj yeem pab koj them nqi ntxiv yog tias koj xav tau kev pab pov hwm them nqi kho mob mus ntxiv tom qab nws xaus. Cov ntaub ntawv tiv tauj rau cov koom haum ntawd yog: Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform); los sis lub Koom Haum Kho Mob thiab Cov Kev Pab Cuam Txhawb Tib Neeg, Chaw Saib Xyuas Neeg Yuav Khoom Ntaub ntawvthiab Pov hwm Pov Hwm ntawm 1-877-267-2323, hu lwm tus npawb ntxiv 61565 los sis [www.cciio.cms.gov](http://www.cciio.cms.gov). Xav paub ntau tshaj ntxiv txog koj qhov kev cai tau kev them nqi kho mob ntxiv, tiv tauj hu mus rau koom haum Blue Cross ntawm 1-866-289-5154. Lwm qhov kev xaiv tuaj yeem muaj nyob tos koj thiab, suav nrog qhov yuav Pov hwm tuav pov hwm tus kheej los ntawm lub MNSure/lub Kiab Khw Rau cov xwm txheej txog lub [Kiab khw](#), mus saib rau ntawm [www.mnsure.com](http://www.mnsure.com) los sis hu rau 1-855-366-7873.

**Koj Kev Tsis Txau Siab thiab Cov Kev Cai Rov Hais Plaub:** Muaj ntau lub khoom haum uas tuaj pab koj yog tias koj tsis txau siab xav tawm tsam rau koj qhov [phiaj xwm kho mob](#) kom tsis lwws txai ib qho [kev thov](#). Qhov kev tsis txau siab no hu tias ib [qho kev tsis txau siab](#) los sis [rooj plaub](#). Xav paub ntau ntxiv txog koj cov kev cai, mus saib rau cov txiaj ntsim lus qhia uas koj yuav tau txai [daim ntawv thov](#) kho mob. Koj cov ntaub ntawv [phiaj xwm kho mob](#) kuj muab cov xwm txheej tiav log xa mus rau ib qho [kev thov](#), [rov hais dua rooj plaub](#), los sis ib [cov lus tsis txau siab](#) rau koj lub [phiaj xwm kho mob](#). Xav paub ntau ntxiv hais txog koj cov kev cai, cov lus ceeb toom no, los sis txoj kev pab, hu tiv toj rau: Koom haum Blue Cross ntawm 1-866-289-5154; the Minnesota Lub Tsev Hauj Lwm Saib Xyuas Kev Lag Luam ntawm 1-800-657-3602; lub Tsev Hauj Lwm Saib Xyuas Neeg Ua Hauj Lwm Cov Kev Cai Tau Txais Txiaj Ntsim Nyab Xeeb ntawm 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Yog tias koj tau kev pab them nqi kho mob lo ntawm ib qhov [phiaj xwm kho mob](#) uas ua los ntawm lub Phiaj Xwm Kho Mob Hauv Xeev, ib lub nroo, lub xeev, lub tsev kawm ntawv hauv xeev, los sis Cov Kev Koom Tes Ua Kev Pab Cuam, los sis lub phiaj xwm tuam tsev ua koj tuaj yeem tiv tauj hu rau lub Koom Haum Kho Mob thiab Ua Kev Pab Cuam Txhawb Tib Neeg Pov hwm Kho Mob pab pawg ntawm 1-888-393-2789.

### **Qhov phiaj xwm kho mob no puas muab Kev Pab Them Nqi Kho Mob Tsawg Tshaj? Tau.**

[Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#) pheej muaj suav nrog qhov [phiaj xwm kho mobs](#), Isalas kho mob tuaj yeem muaj nyob tos ntawm [Kiab khw](#) los sis lwm qhov kev cai ntiag tug, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam ua isalas pab them tau. Yog tia koj tsim nyog rau kom uas [Cov Nqi Them Tuav Pov Hwm Tsawg Tsaj Plaws](#), koj tuaj yeem tsis tsim nyog txai daim npav them se siab.

### **Qhov phiaj xwm kho mob no puas ua Raws Lis Nqi Cov Qauv Qhov Tsawg Tshaj Plaws? Tau.**

Yog tias koj txoj [phiaj xwm kho mob](#) tsis ua tau raws lis [Nqi Cov Qauv Qhov Tsawg Tshaj Plaws](#), koj tsim nyog rau ib [daim npav them nqi siab](#) los pab koj them rau ib qhov [phiaj xwm kho mob](#) los ntawm lub [Kiab Khw](#).

### **Cov Kev Pab Cuam Txhais Lus:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

### **Notice of Nondiscrimination Practices**

**Effective July 18, 2016**

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)



- by mail at: Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560

- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

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>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

*Txhawm rau mus saib cov kev piv txwv ntawm txoj hauv kev uas qhov phiaj xwm kho mob no pab them nqi duav roos rau cov nqi ntawm tus qauv txheej xwm fab kev kho mob, saib rau ntawm tshooj lus tom ntej no.*

**PRA Cov Lus Qhia Tshaj Tawm:** Raws li Txoj Cai Kev Txo Cov Hauj Lwm Ntaub Ntawv xyoo 1995, tsis tas kom muaj neeg los txais qho hauj lwm no sau cov ntaub ntawv dhau ntawv lawm nws qhia tus nab npawb tuav tshwj OMB tseeb. Tus nab npawb tuav tshwj OMB uas siv tau rau txoj kev khaws cov ntaub ntawv qhia paub no yog **0938-1146**. Lub sij hawm siv los txheeb sau kom tiav cov ntaub ntawv no yog khwv yees lis **0.08** teev rau ib cov lus teb, suav nrog lub sij hawm tshawb xyuas cov lus qhia, tshawb nrhiav cov ntaub ntawv qub, kev muab cov ntaub ntawv xav tau los tso ua ke, thiab ua kom tiasv thiab tshab xyuas cov ntaub ntawv txheeb sau. Yog koj muaj cov lus tawm tswv yim txog kev ua raug ntawm (cov) kev kws yees sij hawm los sis yog koj muaj lus qhia txog kev kho daim qauv ntawv no, thov sau ntawv mus rau: CMS, 7500 Txoj Kev Muaj Kev Ruaj Ntseg (Security Boulevard), Attn: Tus Neeg Ua Hauj Lwm Lis Txog Kev Tshem Tawm Tej Ntaub Ntawv Qhia Txog Tes Hauj Lwm PRA, Chaw Xa Ntawv C4-26-05, Baltimore, Maryland 21244-1850.



**Qhov no nws tsis yog tus nqi kwv yeas.** Cov kev kho mob uas koj pom nyob rau hauv daim ntawv nov nws tsuas yog ib cov kev piv txwv txog tias qhov [phiaj xwm kho mob](#) no yuav pab them nqi kho mob tau li cas. Koj cov nqi tseeb tiag nws yuav sib txawv khom vam txog qhov koj tau txai kev kho mob tiag, tus nqi uas koj [cov kws muab kev pab kho mob](#) kom them, thiab muaj lwm yam sab nrauv. Tsom ntsoov rau ntawm [tus nqi sib faib them](#) npaum lis cas uas ([tus nqi yus them ua ntej](#), [sib koom them tus nqi](#) thiab [sib koom them tus nqi is saws las](#)) thiab [cov kev pab cuam uas tsis muaj nrog](#) los ntawm qhov [phiaj xwm kho mob](#). Siv cov ntaub ntawv no mus piv rau cov nqi uas koj tau them los txawv hauv [cov phiaj xwm kho mob](#). 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 Yug ib Tus Me Nyuam

(9 lub hlis xeeb saib xyuas ua ntej tsis tau yug me nyuam) thiab kev yug me nyuam hauv lub tsev kho mob)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$1,500**
- [Tus kws kho mob tshwj xeeb sib koom them tus nqi](#) **\$35**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Tus kws kho mob tshwj xeeb](#) mus ntsib tom chaw hauj lwm (kev saib xyuas ua ntej tsis tau yug me nyuam)  
Cov kev pab cuam ntawm cov kws kho mob tej kev pab tu/yug me nyuam mos liab  
Kev pab cuam ntsig txog kev yug me nyuam/kev pab cuam los ntawm qhov chaw uas pab yug me nyuam  
[Kuaj xyuas tus mob](#) (xoos fai fab tsom tus mob thiab kuaj ntshav)  
[Tus kws kho mob tshwj xeeb](#) mus ntsib (tshuaj loog)

### Kev tswj xyuas Joe 2 hom Kab Mob Ntshav Qab Zib

(ib xyoos ntawm kev saib xyuas kho mob los ntawm ib tus kws muab kev pab kho mob uas koom lag luam ua ke ua ntu zus los uas muaj kev tswj xyuas tus mob yam tau zoo)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$1,500**
- [Tus kws kho mob tshwj xeeb sib koom them tus nqi](#) **\$35**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kws kho mob xub thawj](#) mus ntsib tom chaw hauj lwm (muaj xam nrog kev qhia txog kab mob)  
[Kuaj xyuas tus mob](#) (kuaj ntshav)  
[Cov tshuaj raws kev sau ntawv yuav](#)  
[Cov cuab yeej siv kho mob ruaj khov](#) (tus pas ntsuas ntshav qab zib)

### Mia yog Txha Lov Dog Dig

(kev mus ntsib chav kho mob thaum muaj mob ceev uas koom hauv pab pawg nev vawj thiab kev saib xyuas kho mob uas muaj kev taug qab xyuas ntxiv mus)

- Qhov [phiaj xwm kho mob](#) tag nrho uas [tus nqi yus them ua ntej](#) **\$1,500**
- [Tus kws kho mob tshwj xeeb sib koom them tus nqi](#) **\$35**
- Tsev kho mob (chaw pab kom yooj yim) [sib koom them tus nqi is saws las](#) **20%**
- Lwm yam nqi [sib koom them tus nqi is saws las](#) **20%**

**Qhov kev tshwm sim ua KEV PIV TXWV no muaj xam nrog rau cov kev pab cuam kho mob xws li:** [Kev kho mob hauv chav kho mob hnyav](#) (suav nrog cov khoom siv kho mob)  
[Kuaj xyuas tus mob](#) (xoos duab hluav taw xob x-ray)  
[Cov cuab yeej siv kho mob ruaj khov](#) (ob tus pas nqa neeg mob)  
[Cov kev pab cuam kho mob kom lub cev rov qab zoo li qub tuaj](#) (kev kho lub cev)

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$12,700</b>
<b>Raws li qhov kev piv txwv no, Peg yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$1,500
<a href="#">Cov nqi sib koom them (copayments)</a>	\$10
<a href="#">Sib koom them tus nqi is saws las</a>	\$1,700
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$60
<b>Tus Peg tag nrho uas yuav tsum tau them yog</b>	<b>\$3,270</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$5,600</b>
<b>Raws li qhov kev piv txwv no, Joe yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$900
<a href="#">Cov nqi sib koom them (copayments)</a>	\$500
<a href="#">Sib koom them tus nqi is saws las</a>	\$0
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$20
<b>Tus Joe tag nrho uas yuav tsum tau them yog</b>	<b>\$1,420</b>

<b>Tus Nqi Kev Piv Txwv Xam Tag Nhro</b>	<b>\$2,800</b>
<b>Raws li qhov kev piv txwv no, Mia yuav tsum tau them:</b>	
<i>Tus Nqi Sib Faib Them</i>	
<a href="#">Cov nqi yus them yus ua ntej (deductibles)</a>	\$1,500
<a href="#">Cov nqi sib koom them (copayments)</a>	\$200
<a href="#">Sib koom them tus nqi is saws las</a>	\$100
<b>Yam uas tsis tau txais kev pab them nqi duav roos</b>	
Cov kev txwv tsis pub dhau los sis kev cais tawm tsis muaj kev pab them nqi kho mob	\$0
<b>Tus Mia tag nrho uas yuav tsum tau them yog</b>	<b>\$1,800</b>

Txoj [phiaj xwm kho mob](#) yuav muaj kev pab them nqi kho mob rau lwm cov nqi no PIV TXWV LI cov kev pab cuam them nqi kho mob.

## Cov Kev Pab Cuam Txhais Lus:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.