

TAYLOR CORPORATION – PPO Plus Plan

Lub Sij Hawm Uas Pab Them: Suav pib txij li thaum los sis tom qab 01/01/2021

Pab them nqi rau: Hom | [Plan](#) Ib Tus Neeg/Tsev Neeg:PPO

Suav Sau Cov Ntsiab Lus Ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi: Qhov [Plan](#) No Pab Them Cov Nqi Dab Tsi & Koj Them Nyiaj Rau Cov Kev Pab Cuam Uas Pab TThem Nqi Dab Tsi



Daim ntawv Suav Sau Cov Ntsiab Lus ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi (SBC) yuav pab rau koj xaiv ib qho [plan](#). saib xyuas kev kho mob. Daim ntawv SBC qhia rau koj pom tias koj thiab [plan](#) yuav sib koom them tus nqi rau cov kev pab cuam saib xyuas kho mob uas tau them nqi. NCO TSEG: Cov ntaub ntawv hais txog tus nqi ntawm qhov [plan](#) no (hu ua [nyiaj pov hwm kho mob](#)) yuav tau [muab](#) cais tawm nyias them nyias.

Nov tsuas yog hais cov ntsiab lus xwb. Yog xav paub cov ntaub ntawv ntau ntawm txog koj cov kev pab them nqi, los sis kom tau txais daim ntawv theej txhua cov ntsiab lus uas sau tiav ntawm kev qhov kev pab them nqi, mus saib www.bluecrossm.com/taylor los sis hut us xov tooj hu dawb 1-866-289-5154. Rau cov lus txhais dav dav ntawm cov lus uas ib txwm muaj, xws li [cov nyiaj uas tau tso cai](#), [cov nyiaj kev them nuj nqis](#), [tus nqi sib koom them rau kev tuav pov hom kho mob](#), [tus nqi sib koom them rau kev kho mob](#), [txiav tawm cov nqi](#), [tus kws pab kho mob](#), los sis lwm nqe lus uas [kos ib kab sab hauv qab](#) kom pom Cov Lus Txhais.

Koj tuaj yeem saib Cov Lus Txhais tau ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau tus xov tooj hu dawb 1-866-873-5943 txhawm rau thov ib daim ntawv theej cov nqi.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas qhov no Ho Muaj Teeb Meem:
<p>Kev txiav tawm cov nqi tag nrho yog dab tsi?</p>	<p>\$1,500 rau kev kho mob ib leej neeg nyob hauv cov kev koom tes kho mob ua pab pawg</p> <p>\$3,000 rau cov kev kho mob rau tsev neeg nyob hauv cov kev koom tes kho mob ua pab pawg</p> <p>\$4,000 rau kev kho mob ib leej neeg nyob sab nraud ntawm kev koom tes kho mob ua pab pawg</p> <p>\$8,000 rau cov kev kho mob rau tsev neeg nyob sab nraud ntawm kev koom tes kho mob ua pab pawg</p>	<p>Feem ntau, koj yuav tsum them kom tag nrho cov nqi los ntawm cov kws muab kev pab kho mob kom txog tus nqi txiav tawm ua ntej qhov plan no pib them. Qhov plan no muaj ib qho nqi txiav tawm tshaj nyob rau hauv. Yog tias koj muaj lwm tus tswv cuab hauv tsev neeg nyob hauv qhov plan, lwm tus tswv cuab hauv tsev neeg yuav tsum tau npaum li lawv tus kheej tus nqi txiav tawm kom txog thaum rov qab them tag nrho cov nqi ntawm tus nqi txiav tawm los ntawm txhua tus tswv cuab hauv tsev neeg npaum li tag nrho cov tsev neeg tus nqi txiav tawm.</p>
<p>Puas muaj cov kev pab cuam uas them nqi kho mob ua ntej koj yuav txiav tawm? koj cov nqi kho mob?</p>	<p>Yog. Kev saib xyuas zoo rau tus me nyuam, kev saib xyuas ua ntej yug me nyuam thiab cov kev pab cuam saib xyuas tiv thaiv nyob hauv cov kev kho mob uas</p>	<p>Qhov plan no pab them rau qhee yam khoom thiab qee cov kev pab cuam txawm hais tias koj tsis tau cov nqi tsis tau txog li qhov txiav tawm los xij. Tab sis tej zaum yuav siv tus nqi sib koom them nyiaj los sis sib koom them tus nqi tuav pov hwm kho mob. Piv txwv, li qhov plan no pab them qee cov kev pab cuam tiv thaiv yam tsis muaj kev</p>

	muaj kev koom tes ua pab pawg yuav tau them cov nqi kho mob ua ntej koj yuav txiav tawm koj cov nqi kho mob.	sib pab them nqi thiab ua ntej koj yuav muaj kev txiav tawm koj cov nqi. Saib cov npe ntawm qhov tau pab them rau cov kev pab cuam tiv thaiv ntawm https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Puas muaj lwm cov kev txiav tawm tus nqi rau cov kev pab cuam tshwj xeeb?	Tsis xav tau	Koj tsis tag yuav txiav tawm cov nqi them rau cov kev pab tshwj xeeb.
Dab tsi yog ghov txwv nyiaj them rau qhov plan no?	kev kho mob thiab kev siv tshuaj rau ib tus neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li \$6,600 kev kho mob thiab kev siv tshuaj rau tsev neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li \$13,200 kev kho mob thiab kev siv tshuaj rau ib tus neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li \$12,700 kev kho mob thiab kev siv tshuaj rau tsev neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li \$25,400	Qhov kev txwv muab nyiaj them rau kev kho mob yog tag nrho qhov koj tuaj yeem them nyob rau ib lub xyoo twg rau cov kev pab cuam. Qhov plan no muaj ib qho nqi txiav tawm tshaj nyob rau hauv. Yog tias koj muaj lwm tus tswv cuab hauv tsev neeg nyob hauv qhov plan , lwm tus tswv cuab hauv tsev neeg yuav tsum tau npaum li lawv tus kheej tus nqi xtiav tawm kom txog thaum rov qab them tag nrho cov nqi ntawm tus nqi xtiav tawm los ntawm txhua tus tswv cuab hauv tsev neeg npaum li tag nrho cov tsev neeg tus nqi xtiav tawm .
Dab tsi yog yam uas tsis suav nyob tau hauv qhov kev them nyiaj rau kev kho mob?	Paj ntsig them kev kho mob , kev them nqi sau se , thiab kev saib xyuas kam noj qab haus huv qhov plan no tsis them.	Txawm koj them cov nqi no tag, lawv tsis tau suav nrog qhov nqi them rau kev kho mob .
Koj puas yuav tau them tsawg yog tias koj siv ib tus kws kho mobnyob hauv cov kws kho mob uas koom tes ua pab pawg?	Yog. Saib https://www.bluecrossmn.com/taylor los sis hu tus xov tooj hu dawb 1-866-289-5154 txawm rau kom tau cov npe ntawm cov kws khom mob uas nyob rau hauv ke koom tes ua pab pawg cov kws kho mob .	Qhov plan no siv ib tus kws kho mob uas koom tes kho moob ua pab pawg . Koj puas yuav tau them tsawg yog koj siv ib tus kws kho mob nyob hauv plan qhov kev koom tes ua pab pawg ? Koj yuav tau them ntau heev yog tias koj siv ib tus kws kho mob tsis nyob hauv cov kws kho mob uas koom tes ua pab pawg , thiab koj yuav tau txais ib daim ntawv them nqi los ntawm tus kws kho mob rau qhov sib txawv ntawm tus nqi ntawm tus kws kho mob thiab and yam uas koj qhov plan them (nyiaj them nuj nqis). Nco ntsoov tias koj tus kws kho mob nyob hauv kev kho mob uas koom tes ua pab pawg yuav siv tus kws kho mob uas tsis koom tes ua pab pawg rau qee cov kev pab cuam (xws li ua hauj lwm hauv chav kuaj mob). Kuaj xyuas nrog koj tus kws kho mob ua ntej koj tau txais cov kev pab cuam.
Koj puas xav tau kev xa mus cuag tus kws kho mob tshwj xeeb?	Tsis xav tau.	Koj xav cuag tus kws kho mob tshwj xeeb koj xaiv yam tsis muaj qhov kev xa mus .



Tag nrho cov nqi [sib koom them nyiaj kho mob](#) thiab [sib koom them nyiaj rau kev tuav pov hwm kho mob](#) uas tau qhia nyob rau hauv daim phiaj no yog tom qab uas yuav muaj kev [txiav tawm](#) koj cov nyiaj pab them nqi, yog tias qhov kev [txiav tawm](#) siv tau.

Yam ib txwm tshwm sim Hais

Cov Kev Pab Uas Tej Zaum

Yam Uas koj Yuav Tau Them

Cov kev txwv, Kev lees tau, &

Txog Kev Kho Mob	Koj Xav Tau	<u>Tus Kws Kho Mob Nyob Hauv Cov Kws Kho Mob Uas Koom Tes Ua Pab Pawg</u> (Koj yuav tau them tsawg tshaj plaws)	<u>Tus kws kho mob tsis nyob hauv kev koom tes ua pab pawg</u> (Koj yuav tau them tag nrho)	Lwm Yam Kev Paub Uas Tseem Ceeb
<p>Yog tias koj mus cuag ib tug kws kho mob qhov chaw hauj lwm saib xyuas kev noj qab haus huv los sis qhov chaw kuaj mob</p>	<p>Mus cuag tus kws saib xyuas ua ntej los mus kho tus qhov raug mob</p>	<p>\$25 rau kev mus cuag kws kho mob tom chaw hauj lwm sib koom them; txiav tawm tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them; 20% tus nqi sib koom them kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam</p>	<p>40% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Mus cuag tus kws kho mob tshwj xeeb</p>	<p>\$35 rau kev mus cuag kws kho mob tom chaw hauj lwm sib koom them; txiav tawm tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them; 20% tus nqi sib koom them kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam</p>	<p>40% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Kev saib xyuas tiv thaiv/kev kuaj xyuas kab mob/ kev txhaj tshuaj tiv thaiv kab mob</p>	<p>Tsis tau them nyiaj</p>	<p>40% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam tiv thaiv neeg loj</p> <p>40% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam saib xyuas me nyuam yaus zoo</p>	<p>Tej zaum koj yuav tau them rau cov kev pab cuam uas tsis muaj kev tiv thaiv. Nug koj tus kws kho mob yog tias cov kev pab cuam uas xav tau yog kev tiv thaiv. Tom qab ntawd kuaj xyuas seb koj qhov plan yuav them rau qhov twg.</p>

Yog koj txais kev tshuaj xyuas	Kev tshuaj xyuas kom tau tus mob (x-ray, kev ua hauj lwm ntawm cov ntshav)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj	
<p>Yog tias koj xav tau tshuaj los kho koj qhov mob los sis qhov ceev kav. Ib lub tsev muag tshuaj me yog ib lub tsev muag tshuaj muaj ntawv tso cai uas koj tuaj yeem nkag mus hauv kom tau ib qho tshuaj noj raws li tus kws kho mob daim ntawv sau qhia. Lub khw muag tshuaj yuav muab kev pab cuam xa tshuaj hauv qhov chaw xa ntawv cov tshuaj noj raws li kws kho mob sau ntawv qhia xa tuaj rau hauv U.S. Mail. Kev paub ntiv hais txog cov tshuaj uas muaj nyob hauv daim ntawv qhia uas them nqi yog muaj nyob ntawm www.caremark.com</p>	Yees duab (Siv CT/PET tso, MRIs)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	<p>Tus neeg koom nrog them tag nrho tus nqi rau cov tshuaj mus txog qhov txiav tawm cov nyiaj sib pab them. Pab them cov kev xav tau txog 30-hnub (daim ntawv qhia muag tshuaj me); tsis them rau cov kev pab xa tshuaj los ntawm cov kws kho mob nyob sab nraudkev koom tes ua pab pawg.</p> <p>Pab them cov kev xav tau txog 30-hnub (daim ntawv qhia muag tshuaj me); tsis them rau cov kev pab xa tshuaj los ntawm cov kws kho mob nyob sab nraud kev koom tes ua pab pawg.</p>	
	Cov tshuaj uas nyiam siv tas li	\$10 tus nqi sib koom them /ib lub khw muag tshuaj me \$25 tus nqi sib khoom them /90hnuRx lub khw muag tshuaj me	\$10 tus nqi sib koom them /ib lub khw muag tshuaj me \$25 tus nqi sib khoom them /90hnuRx lub khw muag tshuaj me		
	Cov tshuaj muaj npe nrov uas nyiam siv	20% tus nqi sib koom them kev pov hwm kho mob /lub khw muag tshuaj me; tsawg kawg nkaus \$40 ntau tshaj plaws \$80 20% tus nqi sib koom them kev pov hwm kho mob /90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$100 ntau tshaj plaws \$200	20% tus nqi sib koom them kev pov hwm kho mob /lub khw muag tshuaj me; tsawg kawg nkaus \$40 ntau tshaj plaws \$80 20% tus nqi sib koom them kev pov hwm kho mob /90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$100 ntau tshaj plaws \$200		
	Cov tshuaj uas tsis nyiam siv	50% tus nqi sib koom them kev pov hwm kho mob /lub khw muag tshuaj me; tsawg kawg nkaus \$60 ntau tshaj plaws \$120 50% tus nqi sib koom them kev pov hwm kho mob /90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$150 ntau tshaj plaws \$300	50% tus nqi sib koom them kev pov hwm kho mob /lub khw muag tshuaj me; tsawg kawg nkaus \$60 ntau tshaj plaws \$120 50% tus nqi sib koom them kev pov hwm kho mob /90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$150 ntau tshaj plaws \$300		
Yog hais tias koj muaj tus	Cov tshuaj tshwj xeeb	20% tus nqi sib koom them kev pov hwm kho mob ; tsawg kawg nkaus \$75 ntau tshaj plaws \$150	20% tus nqi sib koom them kev pov hwm kho mob ; tsawg kawg nkaus \$75 ntau tshaj plaws \$150	Tsis muaj	
	Nqi chaw nyob (Piv txwv, qhov)	20% sib koom them nyiaj tuav	40% sib koom them nyiaj tuav	Tsis muaj	

neeg sab nrauv phais mob	chaw phais mob rau cov sab nrauv)	pov hwm kho mob	pov hwm kho mob	
	Cov nqi Kws Kho Mob/Kws Phais	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog koj xav tau kev pab tshuaj sai	Chav saib xyuas thaum muaj kam ceev	20% sib koom them nyiaj tuav pov hwm kho mob	20% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev xa tshuaj thaum muaj kam ceev	20% sib koom them nyiaj tuav pov hwm kho mob	20% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev kho mob kom tau sai	\$25 rau kev mus cuag kws kho mob tom chaw hauj lwm tus nqi sib koom them; tus nqi txiav tawm tsis siv tau rau cov kev pab cuam uas nce rau tus nqi sib koom them ; 20% tus nqi sib koom them rau kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog koj tau pw hauv tsev kho mob	Tus nqi chaw nyob (piv txwv, chav pw tsev kho mob)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Cov nqi kws kho mob/kws phais	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog tias koj xav tau kev pab cuam teeb meem kev xav, kev coj tus cwj pwm, los sis kev siv yeeb tshuaj	Cov kev pab cuam tus neeg mob sab nrauv	\$25 rau kev mus cuag kws kho mob tom chaw hauj lwm tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them rau kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	40% sib koom them nyiaj tuav pov hwm kho mob	Cov kev pab cuam rau kev sab laj txog kev sib yuav/kev ua niam txiv yog tsis tau them nqi rau.
	Kev pab kho mob suav nrog cov mob hlwb rau cov neeg loj ua muaj chaw nyob	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj

Yog hais tias koj xeeb me nyuam	Mus ntsib kws kho mob tom chaw ua hauj lwm	Kev saib xyus kho mob ua ntej yug me nyuam: 20% tus nqi sib koom them rau kev pov hwm kho mob rau cov kev pab cuam uas tsis yog tiv thaiv Kev saib xyus kho mob tom qab yug me nyuam tag: \$25 rau kev mus cuag tus kws kho mob tom chaw hauj lwm los sis \$35 rau kev mus cuag tus kws kho mob tshaj lij tom chaw hauj lwm tus nqi sib koom them ; txiav tawm tus nqi tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them rau kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	Kev saib xyuas ua ntej yug me nyuam: 40% sib koom them nyiaj tuav pov hwm kho mob Kev saib xyuas tom qab yug me nyuam: 40% sib koom them nyiaj tuav pov hwm kho mob	Kev sib pab them tus nqi siv tsis tau rau cov kev pab cuam kev tiv thaiv . Nyob ntawm ntau hom kev pabcuam, lwm yam kev sib pab them tus nqi tej zaum yuav siv tau. Kev saib xyuas kev yug me nyuam yuav suav nrog cov kev kuaj xyuas thiab cov kev pab cuam tau piav qhia nyob rau lwm qhov hauv SBC (xws li ultrasound).
	Cov kev pab cuam yug me nyuam/pab kev yug me nyuam uas tshaj lij	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	
	Cov kev pab cuam chaw nyob ntawm kev yug me nyuam/pab kev yug me nyuam	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	
Yog tias koj xav tau kev pab kom zoo tu qab los sis xav tau lwm yam kev noj qab haus huv	kev pab tu hauv tsev	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg ; mus sib 100 zaus toj ib lub sij hawm kev pab.

	Cov kev pab kev kho dua	<p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob kev ua hauj lwm</p> <p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob rau lub cev</p> <p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho kom txawj hais lus</p>	<p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm</p> <p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev</p> <p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus</p>	Tsis muaj
	Cov kev pab cuam kev kho dua	<p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob kev ua hauj lwm</p> <p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob rau lub cev</p> <p>\$25 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho kom txawj hais lus</p>	<p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm</p> <p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev</p> <p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus</p>	Tsis muaj
	Kev pab muaj tus kws tu neeg mob	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg: mus sib 90 zaus toj ib lub sij hawm kev pab.
	Cov Khoom Siv Tau Mus Ntev Rau Tus Mob	20% sib koom them nyiaj tuav pov hwm kho mob	20% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	<u>Kev pab cuam kev nyab xeeb</u>	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj

Yog tias koj cov me nyuam xav tau kev saib xyuas hniav los sis qhov muag	Kev ntsuas me nyuam yau qhov muag	Tsis tau them nyiaj	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Tsom iav Me Nyuam Yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj
	Thuaj xyuas hniav me nyuam yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj

Cov kev pab cuam uas tshem tawm thiab Lwm Yam Kev Pab Cuam:

Cov Kev Pab Cuam Koj Lub Plan Feem Ntau TSIS Pab Them Nqi (Tshawb xyuas koj qhov cai los sis cov ntaub ntawv plan txhawm rau kom paub meej thiab ib cov npe ntawm lwm yam kev pab cuam uas tshem tawm.)		
<ul style="list-style-type: none">• Kev kho qhov muag (neeg loj)• Hauj lwm tu neeg mob ntiag tug• Kev saib xyuas ncuva ntev	<ul style="list-style-type: none">• Kev siab xyuas kho ko taw• Kev Kho Hniav (tshwj tsis yog muaj teev hauv plan cov kev pab them nqi)• Kev phais kho kom zoo nkauj (tshwj tsis yog raws li teev muaj hauv plan cov kev pab them nqi)	<ul style="list-style-type: none">• Cov laj txheej pab kev yuag
Lwm Yam Kev Pab Cuam Uas Tau Them (Cov kev txwv no yuav siv rau cov kev pab no. Nov tsis yog tag nrho cov npe. Thov saib koj cov ntaub ntawv plan.)		
<ul style="list-style-type: none">• Kev saib xyuas zaws lub cev• Kev phais mob kho kom lub cev me	<ul style="list-style-type: none">• Kev kho kev muaj me nyuam nyuaj• Kev rau koob txwv tsis pub muaj me nyuam (tshwj tsis yog teev hauv plan cov kev pab them nqi)	<ul style="list-style-type: none">• Kev kho mob tsis yog xwm txheej ceev thaum mus ncig tawm sab nraum Teb Chaw U.S.• Cov kev pab rau kev hnov lus (siv sab nrauv xwb thiab nyob rau cov kev txwv ntawm kev tuav tswj

Koj Cov Cai rau Kev Pab Them Nqi Kho Mob Txuas Ntxiv Mus: Muaj cov koom haum tuaj yeem sawv cev pab tau qhov no yog tias koj xav tau koj cov kev pab them nqi kho mob txuas ntxiv mus tom qab uas nws tau tag lawm. Cov ntaub ntawv tiv toj rau cov chaw koom haum yog: Minnesota Department of Commerce, Attention: Consumer Concerns/Market Assurance Division, 85 7th Place East Suite 280, St. Paul, MN 55101-2198, los sis hu xov tooj rau 1 800-657-3602; rau cov pab pawg pab them nqi kho mob raug rau ERISA, hu rau lub chaw hauj lwm Department of Labor's Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>; los sis, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight ntawm 1-877-267-2323, txuas ntxiv 61565 los sis <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>. Lwm cov kev xaiv pab them nqi kho mob kuj yuav muaj rau koj ib yam, suav nrog kev yuav ib qho ntawv pom hwm pab them kev kho mob ntawm tus kheej los ntawm MNSure/the Marketplace. Kom paub cov ntaub ntawv ntau ntxiv txog MNSure/the Marketplace, [mus saib www.mnsure.org](http://www.mnsure.org) los sis hu xov tooj 1 855 366 7873.

Koj Cov Cai Hais Kev Tsis Txuas Siab thiab Thov Kom Rov Qab Sib Hais Dua: Nws muaj cov koom haum uas tuaj yeem pab yog koj muaj lus yws tawm tsam koj qhov [plan](#) rau qhov tsis kam lees ntawm [cov lus thov](#). Qhov tsis txuas siab no yog hu ua kev tsis txuas siab los sis [rov hais dua](#). Yog xav paub ntxiv txog koj cov cai, saib cov lus piav qhia txog cov kev pab uas koj yuav tau txais rau [cov kev thov pab them nqi kho mob nrawd](#). Koj cov ntaub ntawv [plan](#) tseem yuav tau muab cov ntaub ntawv ua tiav kom xa ib daim [ntawv thov](#), [kom rov qab sib hais dua](#), los sis ib qhov [kev tsis txuas siab](#) vim li cas rau koj qhov [plan](#). Yog xav paub ntxiv txog koj cov cai, daim ntawv ceeb toom no, los sis kev pab cuam, tiv toj: Customer Service ntawm www.bluecrossmnonline.com los sis hu xov tooj rau 1-888-279-4210 los sis lub chaw hauj lwm Minnesota Department of Commerce los ntawm kev hu xov tooj (651) 539-1600 los sis tus xov tooj hu dawb 1 800-657-3602. Rau cov pab pawg pab them nqi kho mob raug rau ERISA, tiv toj lub Department of Labor's Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. Yog tias koj tau txais kev pab them nqi kho mob raws li [plan](#) los ntawm lub State Health [plan](#), lub nroog, lub cheeb nroog, cheeb tsam tsev kawm ntawv, los sis Service Coop, koj tuaj yeem tiv toj rau pab pawg neeg ua hauj lwm ntawm lub Department of Health and Human Services Health Insurance tau ntawm 1-888-393-2789.

Qhov [plan](#) no puas yog muab kev pab cuam tau Tsawg Kawg Nkaus Ntawm Qhov Kev Pab Them Nqi Uas Tsim Nyog? Yog.

[Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#) feem ntau suav nrog cov [plan](#), muaj ntawv pov hwm kev kho mob muaj nyob hauv MNSure/the Marketplace los sis lwm txoj cai tswj kev lag luam, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam kev pab them nqi. Yog tias koj tsim nyog rau qee yam ntawm **[Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#)**, tej zaum koj yuav tsis muaj feem tau txais cov se pov hwm kev kho mob.

Puas yog tias qhov plan no ua tau raws li Cov Cai Teev Yam Tsawg Kawg Nkaus? Yog.

Yog koj lub [plan](#) ua tsis tau raws li [Cov Cai Teev Yam Tsawg Kawg Nkaus](#), tej zaum koj yuav tsim nyog rau ib [qho nqi se them rov qab](#) pab koj them rau ib qho [plan](#) txog MNsure/the Marketplace.

Daim Ntawv Ceeb Toom Ntawm Kev Tsis Sib Cais Kev Coj Ua

Siv tau rau Hnub Tim 18 Lub Xya Hli Ntuj, Xyoo 2016

Blue Cross and Blue Shield of Minnesota thiab Blue Plus (Blue Cross) ua raws nraim li Tsoom Fwv Teb Chaws cov cai lij choj hais txog neeg cov cai thiab tsis cais leej twg vim nws haiv neeg, tsos nqaij daim tawv, keeb kwm lub teb chaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej. Blue Cross yuav tsis cais neeg los yog ua tej yam txawv rau lawv vim lawv haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej.

Blue Cross muaj cov kev pab kom neeg mus muab tau tej ntaub ntawv ua lwm hom kev qhia thiab lwm hom lus:

- Cov khoom thiab kev pab phij xej, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom ntawv, los pab dawb rau cov neeg uas muaj kev ua tsis taus kom lawv txuas tau lus nrog pab.
- Cov kev pab txhais lus, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom lus, los pab dawb rau cov neeg uas lawv thawj hom lus tsis yog lus Askiv.

Yog tias koj tim tsum cov kev pab no, hu rau pab ntawm 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711.

Yog koj ntseeg tias Blue Cross cia li tsis muab cov kev pab cuam no los yog ciav cais koj rau ib txoj kev twg vim koj haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas koj tuaj, hnub nyoog, kev ua tsis taus, los yog vim koj yog poj niam/txiv neej, ces koj ua tau ib daim ntawv [tsis txaus siab](#) mus rau tus Tswj Kev Cai Tsis Pub Ciav Cais Neeg (Nondiscrimination Civil Rights Coordinator)

- xws li sau email rau: Civil.Rights.Coord@bluecrossmn.com
- sau ntawv mus rau: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus M495
PO Box 64560
Eagan, MN 55164-0560
- los sis los ntawm kev hu xov tooj ntawm: 1-800-509-5312

[Cov ntawv tsis txaus siab](#) muaj tim pab yog tias nej hu rau cov neeg teev saum toj no, los yog hu rau 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum qab koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711. Yog tias koj xav tau kev pab ua ib daim ntawv [tsis txaus siab](#), muaj cov kev pab no thiab tsuas yog hu rau pab ntawm cov xov tooj teev saum toj no xwb.

Tsis tag li koj muaj cai ua ib daim ntawv tsis txaus siab vim ua yuam cai rau koj mus rau lub U.S. Department of Health and Human Services, Office for Civil Rights

- xa hauv tshuab hluav taws xob mus rau lub Office for Civil Rights Complaint Portal, muaj nyob ntawm: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- los ntawm tus lej xov tooj ntawm: 1-800-368-1019 or 1-800-537-7697 (TDD)
- los yog sau ntawv rau: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Muaj cov ntawv tsis txaus siab no nyob ntawm <http://www.hhs.gov/ocr/office/file/index.html>.

Kev Pab Cuam Kev 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.

နမ့်ကတိကညိကိတ်ဒီး, တံကဟ့ၣ်နကိတ်တံမၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. 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 እርዳታ 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.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສ່າລັບ. 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 yánílt'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 jį' béésh bee hodíílnih.

—Saib cov piv txwv ntawm seb qhov [plan](#) no yuav them li cas rau qhov piv txwv ntawm kev kho mob, saib nplooj ntawv tom ntej.—

Cov Ntawv Qhia Tawm PRA: Raws li Txoj Cai Txo Cov Lus Txia Txim rau xyoo 1995, tsis muaj ib tus neeg twg yuav tsum teb rau cov ntawv sau cia tshwj tsis yog nws muaj tus lej tswj OMB uas siv tau. Tus lej tswj OMB uas siv tau rau cov ntaub ntawv no yog **0938-1146**. Lub sij hawm xav tau los ua kom tiav cov ntaub ntawv no tau kwv yees li **0.08** teev nyob rau ib qho lus teb, suav nrog lub sij hawm los saib cov lus qhia, tshawb xyuas cov ntaub ntawv muaj tam sim no, sau cov ntaub ntawv xav tau, thiab ua tiav thiab tshawb xyuas cov ntaub ntawv sau. Yog tias koj muaj lus hais txog qhov tseeb ntawm lub sij hawm kwv yees los yog cov lus qhia txhawm rau txhim kho daim foos no, thov sau ntawv rau: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Qhov no tsis yog tus nqi khwv yees. Cov kev kho uas muab los no tsuas yog ua cov piv txwv ntawm qhov [plan](#) no them rau kev saib xyuas kho mob xwb. Koj cov tseem nqi yuav sib txawv nyob ntawm qhov kev saib xyuas koj tau txais, cov nqi uas koj [cov kws kho mob](#) tsub, thiab muaj ntau yam. Tsom rau cov nqi sib koom them ([cov nqi txiav tawm](#), [sib koom them nqi kev kho mob](#) thiab [nqi koom them rau kev pov hwm kho mob](#)) thiab cov kev pab uas raug tshem tawm hauv qhov plan. Siv cov ntaub ntawv no los sib piv cov nqi ntawm cov nqi uas koj them tau raws li cov kev pab kho mob. Thov nco tias cov piv txwv kev pab cuam them nqi kho mob no yog ua raws li cov kev pab cuam nkaus xwb.

Peg Tab Tom Muaj Ib Tug Me Nyuam Mos
(9 lub hlis ntawm kev koom nrog kev saib xyuas ua ntej yug me nyuam thiab kev yug me nyuam hauv tsev lub tsev kho mob)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$1,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$35
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [Tus Kws Kho Mob Tshaj Lij](#) qhov chaw hauj lwm (kev saib xyuas cev xeeb tub ua ntej yug me nyuam) Cov kev pab cuam tshaj lij rau kev Yug me nyuam/kev pab x muas yug me nyuam cov kev pab cuam Yug me nyuam/kev xa mus yug me nyuam hauv tsev kho mob [Kev tshuaj ntsuam xyuas tus mob](#) (mloog suab thiab cov tshav khiav) Kev mus cuag [Kws Kho Mob Tshaj Lij](#) (tshuaj loog)

Qhov Nqi Piv Txwv Tag Nrho	\$12,700
Nyob hauv qhov piv txwv no, Peg yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$1,500
Cov nqi sib koom them	\$10
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$2,200
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$60
Tag nrho cov nqi uas Peg yuav tau them yog	\$3,770

Kev Tswj Cov Mob Ntshav Qab Zib hom 2 ntawm Joe
(ib xyooos uas saib xyuas nyob rau hauv kev kho mob koom tes ua pab pawg ntawm qhov kev ua tib zoo tswj)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$1,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$35
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [thawj tus kws kho mob](#) lub chaw ua hauj lwm (suav nrog kev kawm txog kab mob) [Kev tshuaj ntsuam xyuas tus mob](#) (kev ua hauj lwm cov ntshav) [Daim ntawv yuav tshuaj Cov khoom siv kho mob ntev](#) (lub cuab yeej ntsuas piam thaj hauv cov ntshav)

Qhov Nqi Piv Txwv Tag Nrho	\$5,600
Hauv qhov piv txwv no, Joe would tau them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$800
Cov nqi sib koom them	\$500
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$20
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$20
Cov nqi tag nrho uas Joe yuav them yog	\$1,340

Mia Qhov Mob Pob Txha Nkig Tawg Yooj Yim
(hauv cov kev kho mob uas koom tes ua pab pawg mus cuag cov kws kho mob hauv chaw kho mob hnyav thiab ua raws li kev kho mob)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$1,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$35
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Lub chaw siv saib xyuas thaum muaj mob nyhav (suav nrog cov khoom siv kho mob) [Kuaj xyuas tus kab mob](#) (x-ray) [Cov khoom siv kho mob kav ntev](#) (cov pas txheem mus kev) [Cov kev pab kho kom rov zoo li qub](#) (kho mob rau lub cev)

Qhov Nqi Piv Txwv Tag Nrho	\$2,800
Hauv qhov piv txwv no, Mia yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$1,500
Cov nqi sib koom them	\$200
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$100
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$0
Cov nqi tag nrho uas Mia yuav them yog	\$1,800

Tus neeg mob tag nrho yuav them qhov nyiaj uas tus neeg mob tsis siv nyiaj los ntawm Flexible Spending Account (FSA), Health Savings Account (HSA), los sis ib qho Health Reimbursement Account (HRA), suav nrog cov HRA uas tau pab los ntawm Lub Voluntary Employee Beneficiary Association (VEBA-HRA). Cov nyiaj pab hauv tus as khauj yuav pab tau koj los pab them cov nqi uas siv nyiaj hauv hnab tshos. Cim tseg: Cov zauv no xav tias tus neeg mob tsis koom nrog hauv [plan](#) qhov program pab kev noj qab haus huv. Yog koj koom tes hauv [plan](#) qhov kev pab kev noj qab haus huv, koj yuav tuaj yeem txo koj cov nqi. Yog xav paub ntiv txog qhov program kev noj qab haus huv, thov saib rau ntawm koj daim ntawv plan. Qhovkev pabyuav saib xyuas lwm cov nqi them ntawm cov kev pab cuam PIV TXWV no.

TAYLOR CORPORATION – PPO Plan

Lub Sij Hawm Uas Pab Them: Suav pib txij li thaum los sis tom qab 01/01/2021

Pab them nqi rau: Hom | [Plan](#) Ib Tus Neeg/Tsev Neeg:PPO

Suav Sau Cov Ntsiab Lus Ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi: Qhov [Plan](#) No Pab Them Cov Nqi Dab Tsi & Koj Them Nyiaj Rau Cov Kev Pab Cuam Uas Pab TThem Nqi Dab Tsi



Daim ntawv Suav Sau Cov Ntsiab Lus ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi (SBC) yuav pab rau koj xaiv ib qho [plan](#). saib xyuas kev kho mob. Daim ntawv SBC qhia rau koj pom tias koj thiab [plan](#) yuav sib koom them tus nqi rau cov kev pab cuam saib xyuas kho mob uas tau them nqi. NCO TSEG: Cov ntaub ntawv hais txog tus nqi ntawm qhov [plan](#) no (hu ua [nyiaj pov hwm kho mob](#)) yuav tau [muab](#) cais tawm nyias them nyias.

Nov tsuas yog hais cov ntsiab lus xwb. Yog xav paub cov ntaub ntawv ntau ntawm txog koj cov kev pab them nqi, los sis kom tau txais daim ntawv theej txhua cov ntsiab lus uas sau tiav ntawm kev qhov kev pab them nqi, mus saib www.bluecrossm.com/taylor los sis hut us xov tooj hu dawb 1-866-289-5154. Rau cov lus txhais dav dav ntawm cov lus uas ib txwm muaj, xws li [cov nyiaj uas tau tso cai](#), [cov nyiaj kev them nuj nqis](#), [tus nqi sib koom them rau kev tuav pov hom kho mob](#), [tus nqi sib koom them rau kev kho mob](#), [txiav tawm cov nqi](#), [tus kws pab kho mob](#), los sis lwm nqe lus uas [kos ib kab sab hauv qab](#) kom pom Cov Lus Txhais.

Koj tuaj yeem saib Cov Lus Txhais tau ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau tus xov tooj hu dawb 1-866-873-5943 txhawm rau thov ib daim ntawv theej cov nqi.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas qhov no Ho Muaj Teeb Meem:
<p>Kev txiav tawm cov nqi tag nrho yog dab tsi?</p>	<p>\$2,500 rau kev kho mob ib leej neeg nyob hauv cov kev koom tes kho mob ua pab pawg</p> <p>\$5,000 rau cov kev kho mob rau tsev neeg nyob hauv cov kev koom tes kho mob ua pab pawg</p> <p>\$5,000 rau kev kho mob ib leej neeg nyob sab nraud ntawm kev koom tes kho mob ua pab pawg</p> <p>\$10,000 rau cov kev kho mob rau tsev neeg nyob sab nraud ntawm kev koom tes kho mob ua pab pawg</p>	<p>Feem ntau, koj yuav tsum them kom tag nrho cov nqi los ntawm cov kws muab kev pab kho mob kom txog tus nqi txiav tawm ua ntej qhov plan no pib them. Qhov plan no muaj ib qho nqi txiav tawm tshaj nyob rau hauv. Yog tias koj muaj lwm tus tswv cuab hauv tsev neeg nyob hauv qhov plan, lwm tus tswv cuab hauv tsev neeg yuav tsum tau npaum li lawv tus kheej tus nqi txiav tawm kom txog thaum rov qab them tag nrho cov nqi ntawm tus nqi txiav tawm los ntawm txhua tus tswv cuab hauv tsev neeg npaum li tag nrho cov tsev neeg tus nqi txiav tawm.</p>
<p>Puas muaj cov kev pab cuam uas them nqi kho mob ua ntej koj yuav txiav tawm? koj cov</p>	<p>Yog. Kev saib xyuas zoo rau tus me nyuam, kev saib xyuas ua ntej yug me nyuam thiab cov kev pab cuam saib xyuas</p>	<p>Qhov plan no pab them rau qhee yam khoom thiab qee cov kev pab cuam txawm hais tias koj tsis tau cov nqi tsis tau txog li qhov txiav tawm los xij. Tab sis tej zaum yuav siv tus nqi sib koom them nyiaj los sis sib koom them tus nqi tuav pov hwm kho mob. Piv</p>

<p>nqi kho mob?</p>	<p>tiv thaiv nyob hauv cov kev kho mob uas muaj kev koom tes ua pab pawg yuav tau them cov nqi kho mob ua ntej koj yuav txiav tawm koj cov nqi kho mob.</p>	<p>txwv, li qhov plan no pab them qee cov kev pab cuam tiv thaiv yam tsis muaj kev sib pab them nqi thiab ua ntej koj yuav muaj kev txiav tawm koj cov nqi. Saib cov npe ntawm qhov tau pab them rau cov kev pab cuam tiv thaiv ntawm https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Puas muaj lwm cov kev txiav tawm tus nqi rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis xav tau</p>	<p>Koj tsis tag yuav txiav tawm cov nqi them rau cov kev pab tshwj xeeb.</p>
<p>Dab tsi yog ghov txwv nyiaj them rau qhov plan no?</p>	<p>kev kho mob thiab kev siv tshuaj rau ib tus neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li\$6,600 kev kho mob thiab kev siv tshuaj rau tsev neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li\$13,200 kev kho mob thiab kev siv tshuaj rau ib tus neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li\$12,700 kev kho mob thiab kev siv tshuaj rau tsev neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li\$25,400</p>	<p>Qhov kev txwv muab nyiaj them rau kev kho mob yog tag nrho qhov koj tuaj yeem them nyob rau ib lub xyoo twg rau cov kev pab cuam. Qhov plan no muaj ib qho nqi txiav tawm tshaj nyob rau hauv. Yog tias koj muaj lwm tus tswv cuab hauv tsev neeg nyob hauv qhov plan, lwm tus tswv cuab hauv tsev neeg yuav tsum tau npaum li lawv tus kheej tus nqi xiaiv tawm kom txog thaum rov qab them tag nrho cov nqi ntawm tus nqi xiaiv tawm los ntawm txhua tus tswv cuab hauv tsev neeg npaum li tag nrho cov tsev neeg tus nqi xiaiv tawm.</p>
<p>Dab tsi yog yam uas tsis suav nyob tau hauv qhov kev them nyiaj rau kev kho mob?</p>	<p>Paj ntsig them kev kho mob, kev them nqi sau se, thiab kev saib xyuas kam noj qab haus huv qhov plan no tsis them.</p>	<p>Txawm koj them cov nqi no tag, lawv tsis tau suav nrog qhov nqi them rau kev kho mob.</p>
<p>Koj puas yuav tau them tsawg yog tias koj siv ib tus kws kho mob nyob hauv cov kws kho mob uas koom tes ua pab pawg?</p>	<p>Yog. Saib https://www.bluecrossmn.com/taylor los sis hu tus xov tooj hu dawb 1-866-289-5154 txawm rau kom tau cov npe ntawm cov kws khom mob uas nyob rau hauv ke koom tes ua pab pawg cov kws kho mob.</p>	<p>Qhov plan no siv ib tus kws kho mob uas koom tes kho moob ua pab pawg. Koj puas yuav tau them tsawg yog koj siv ib tus kws kho mob nyob hauv plan qhov kev koom tes ua pab pawg? Koj yuav tau them ntau heev yog tias koj siv ib tus kws kho mob tsis nyob hauv cov kws kho mob uas koom tes ua pab pawg, thiab koj yuav tau txais ib daim ntawv them nqi los ntawm tus kws kho mob rau qhov sib txawv ntawm tus nqi ntawm tus kws kho mob thiab and yam uas koj qhov plan them (nyiaj them nuj ngis). Nco ntsoov tias koj tus kws kho mob nyob hauv kev kho mob uas koom tes ua pab pawg yuav siv tus kws kho mob uas tsis koom tes ua pab pawg rau qee cov kev pab cuam (xws li ua hauj lwm hauv chav kuaj mob). Kuaj xyuas nrog koj tus kws kho mob ua ntej koj tau txais cov kev pab cuam.</p>
<p>Koj puas xav tau kev xa mus cuag tus kws kho mob tshwj xeeb?</p>	<p>Tsis xav tau.</p>	<p>Koj xav cuag tus kws kho mob tshwj xeeb koj xaiv yam tsis muaj qhov kev xa mus.</p>



Tag nrho cov nqi [sib koom them nyiaj kho mob](#) thiab [sib koom them nyiaj rau kev tuav pov hwm kho mob](#) uas tau qhia nyob rau hauv daim phiaj no yog tom qab uas yuav muaj kev [txiav tawm](#) koj cov nyiaj pab them nqi, yog tias qhov kev [txiav tawm](#) siv tau.

Yam ib txwm tshwm sim Hais Txog Kev Kho Mob	Cov Kev Pab Uas Tej Zaum Koj Xav Tau	Yam Uas koj Yuav Tau Them		Cov kev txwv, Kev lees tau, & Lwm Yam Kev Paub Uas Tseem Ceeb
		Tus Kws Kho Mob Nyob Hauv Cov Kws Kho Mob Uas Koom Tes Ua Pab Pawg (Koj yuav tau them tsawg tshaj plaws)	Tus kws kho mob tsis nyob hauv kev koom tes ua pab pawg (Koj yuav tau them tag nrho)	
Yog tias koj mus cuag ib tug kws kho mob qhov chaw hauj lwm saib xyuas kev noj qab haus huv los sis qhov chaw kuaj mob	Mus cuag tus kws saib xyuas ua ntej los mus kho tus qhov raug mob	\$40 rau kev mus cuag kws kho mob tom chaw hauj lwm sib koom them ; txiav tawm tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Mus cuag tus kws kho mob tshwj xeeb	\$60 rau kev mus cuag kws kho mob tom chaw hauj lwm sib koom them ; txiav tawm tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev saib xyuas tiv thaiv/kev kuaj xyuas kab mob / kev txhaj tshuaj tiv thaiv kab mob	Tsis tau them nyiaj	40% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam tiv thaiv neeg loj 40% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam saib xyuas me nyuam yaus zoo	Tej zaum koj yuav tau them rau cov kev pab cuam uas tsis muaj kev tiv thaiv . Nug koj tus kws kho mob yog tias cov kev pab cuam uas xav tau yog kev tiv thaiv . Tom qab ntawd kuaj xyuas seb koj qhov plan yuav them rau qhov twg.
Yog koj txais kev tshuaj xyuas	Kev tshuaj xyuas kom tau tus mob (x-ray, kev ua hauj lwm ntawm cov ntshav)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Yees duab (Siv CT/PET tsom, MRIs)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	

<p>Yog tias koj xav tau tshuaj los kho koj qhov mob los sis qhov ceev kav. Ib lub tsev muag tshuaj me yog ib lub tsev muag tshuaj muaj ntawv tso cai uas koj tuaj yeem nkag mus hauv kom tau ib qho tshuaj noj raws li tus kws kho mob daim ntawv sau qhia. Lub khw muag tshuaj yuav muab kev pab cuam xa tshuaj hauv qhov chaw xa ntawv cov tshuaj noj raws li kws kho mob sau ntawv qhia xa tuaj rau hauv U.S. Mail. Kev paub ntiv hais txog cov tshuaj uas muaj nyob hauv daim ntawv qhia uas them nqi yog muaj nyob ntawm www.caremark.com</p>	<p>Cov tshuaj uas nyiam siv tas li</p>	<p>\$10 tus nqi sib koom them/ib lub khw muag tshuaj me \$25 tus nqi sib khoom them/90hnuRx lub khw muag tshuaj me</p>	<p>\$10 tus nqi sib koom them/ib lub khw muag tshuaj me \$25 tus nqi sib khoom them/90hnuRx lub khw muag tshuaj me</p>	<p>Tus neeg koom nrog them tag nrho tus nqi rau cov tshuaj mus txog qhov txiav tawm cov nyiaj sib pab them. Pab them cov kev xav tau txog 30-hnuv (daim ntawv qhia muag tshuaj me); tsis them rau cov kev pab xa tshuaj los ntawm cov kws kho mob nyob sab nraudkev koom tes ua pab pawg.</p>
	<p>Cov tshuaj muaj npe nrov uas nyiam siv</p>	<p>20% tus nqi sib koom them kev pov hwm kho mob/lub khw muag tshuaj me; tsawg kawg nkaus \$40 ntau tshaj plaws \$80 20% tus nqi sib koom them kev pov hwm kho mob/90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$100 ntau tshaj plaws \$200</p>	<p>20% tus nqi sib koom them kev pov hwm kho mob/lub khw muag tshuaj me; tsawg kawg nkaus \$40 ntau tshaj plaws \$80 20% tus nqi sib koom them kev pov hwm kho mob/90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$100 ntau tshaj plaws \$200</p>	
	<p>Cov tshuaj uas tsis nyiam siv</p>	<p>50% tus nqi sib koom them kev pov hwm kho mob/lub khw muag tshuaj me; tsawg kawg nkaus \$60 ntau tshaj plaws \$120 50% tus nqi sib koom them kev pov hwm kho mob/90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$150 ntau tshaj plaws \$300</p>	<p>50% tus nqi sib koom them kev pov hwm kho mob/lub khw muag tshuaj me; tsawg kawg nkaus \$60 ntau tshaj plaws \$120 50% tus nqi sib koom them kev pov hwm kho mob/90hnuRx lub khw muag tshuaj me; tsawg kawg nkaus \$150 ntau tshaj plaws \$300</p>	
	<p>Cov tshuaj tshwj xeeb</p>	<p>20% tus nqi sib koom them kev pov hwm kho mob; tsawg kawg nkaus \$75 ntau tshaj plaws \$150</p>	<p>20% tus nqi sib koom them kev pov hwm kho mob; tsawg kawg nkaus \$75 ntau tshaj plaws \$150</p>	
<p>Yog hais tias koj muaj tus neeg sab nrauv phais mob</p>	<p>Nqi chaw nyob (Piv txwv, qhov chaw phais mob rau cov sab nrauv)</p>	<p>20% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>40% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Cov nqi Kws Kho Mob/Kws Phais</p>	<p>20% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>40% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>

Yog koj xav tau kev pab tshuaj sai	Chav saib xyuas thaum muaj kam ceev	20% sib koom them nyiaj tuav pov hwm kho mob	20% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev xa tshuaj thaum muaj kam ceev	20% sib koom them nyiaj tuav pov hwm kho mob	20% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev kho mob kom tau sai	\$40 rau kev mus cuag kws kho mob tom chaw hauj lwm tus nqi sib koom them ; txiav tawm tus nqi tsis siv tau rau cov kev pab cuam uas muaj ib tus nqi sib koom them	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog koj tau pw hauv tsev kho mob	Tus nqi chaw nyob (piv txwv, chav pw tsev kho mob)	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Cov nqi kws kho mob/kws phais	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog tias koj xav tau kev pab cuam teeb meem kev xav, kev coj tus cwj pwm, los sis kev siv yeeb tshuaj	Cov kev pab cuam tus neeg mob sab nrauv	\$40 rau kev mus cuag kws kho mob tom chaw hauj lwm tus nqi sib koom them ; txiav tawm tus nqi tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them rau kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	40% sib koom them nyiaj tuav pov hwm kho mob	Cov kev pab cuam rau kev sab laj txog kev sib yuav/kev ua niam txiv yog tsis tau them nqi rau.
	Kev pab kho mob suav nrog cov mob hlwb rau cov neeg loj ua muaj chaw nyob	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj

Yog hais tias koj xeeb me nyuam	Mus ntsib kws kho mob tom chaw ua hauj lwm	Kev saib xyus kho mob ua ntej yug me nyuam: 20% tus nqi sib koom them rau kev pov hwm kho mob rau cov kev pab cuam uas tsis yog tiv thaiv Kev saib xyus kho mob tom qab yug me nyuam tag: \$40 rau kev mus cuag tus kws kho mob tom chaw hauj lwm los sis \$60 rau kev mus cuag tus kws kho mob tshaj lij tom chaw hauj lwm tus nqi sib koom them ; txiav tawm tus nqi tsis siv tau rau cov kev pab cuam muaj ib tus nqi sib koom them ; 20% tus nqi sib koom them rau kev pov hwm kho mob rau tag nrho lwm cov kev pab cuam	Kev saib xyuas ua ntej yug me nyuam: 40% sib koom them nyiaj tuav pov hwm kho mob Kev saib xyuas tom qab yug me nyuam: 40% sib koom them nyiaj tuav pov hwm kho mob	Kev sib pab them tus nqi siv tsis tau rau cov kev pab cuam kev tiv thaiv . Nyob ntawm ntau hom kev pabcuam, lwm yam kev sib pab them tus nqi tej zaum yuav siv tau. Kev saib xyuas kev yug me nyuam yuav suav nrog cov kev kuaj xyuas thiab cov kev pab cuam tau piav qhia nyob rau lwm qhov hauv SBC (xws li ultrasound).
	Cov kev pab cuam yug me nyuam/pab kev yug me nyuam uas tshaj lij	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	
	Cov kev pab cuam chaw nyob ntawm kev yug me nyuam/pab kev yug me nyuam	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	
Yog tias koj xav tau kev pab kom zoo tu qab los sis xav tau lwm yam kev noj qab haus huv	kev pab tu hauv tsev	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg ; mus sib 100 zaus toj ib lub sij hawm kev pab.

<p>Cov kev pab kev kho dua</p>	<p>\$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob kev ua hauj lwm \$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob rau lub cev \$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho kom txawj hais lus</p>	<p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus</p>	<p>Tsis muaj</p>
<p>Cov kev pab cuam kev kho dua</p>	<p>\$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob kev ua hauj lwm \$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho mob rau lub cev \$40 tus nqi sib koom them; txiav tawm tus nqi tsis siv tau rau cov kev kho kom txawj hais lus</p>	<p>40% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 40% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus</p>	<p>Tsis muaj</p>
<p>Kev pab muaj tus kws tu neeg mob</p>	<p>20% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>40% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg: mus sib 90 zaus toj ib lub sij hawm kev pab.</p>
<p>Cov Khoom Siv Tau Mus Ntev Rau Tus Mob</p>	<p>20% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>20% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>

	Kev pab cuam kev nyab xeeb	20% sib koom them nyiaj tuav pov hwm kho mob	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog tias koj cov me nyuam xav tau kev saib xyuas hniav los sis qhov muag	Kev ntsuas me nyuam yau qhov muag	Tsis tau them nyiaj	40% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Tsom iav Me Nyuam Yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj
	Thuaj xyuas hniav me nyuam yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj

Cov kev pab cuam uas tshem tawm thiab Lwm Yam Kev Pab Cuam:

Cov Kev Pab Cuam Koj Lub [Plan](#) Feem Ntau TSIS Pab Them Nqi (Tshawb xyuas koj qhov cai los sis cov ntaub ntawv [plan](#) txhawm rau kom paub meej thiab ib cov npe ntawm lwm yam [kev pab cuam uas tshem tawm](#).)

- Kev kho qhov muag (neeg loj)
- Hauj lwm tu neeg mob ntiag tug
- Kev saib xyuas ncu ntev
- Kev siab xyuas kho ko taw
- Kev Kho Hniav (tshwj tsis yog muaj teev hauv plan cov kev pab them nqi)
- Kev phais kho kom zoo nkauj (tshwj tsis yog raws li teev muaj hauv plan cov kev pab them nqi)
- Cov laj txheej pab kev yuag

Lwm Yam Kev Pab Cuam Uas Tau Them (Cov kev txwv no yuav siv rau cov kev pab no. Nov tsis yog tag nrho cov npe. Thov saib koj cov ntaub ntawv [plan](#).)

- Kev saib xyuas zaws lub cev
- Kev phais mob kho kom lub cev me
- Kev kho kev muaj me nyuam nyuaj
- Kev rau koob txwv tsis pub muaj me nyuam (tshwj tsis yog teev hauv plan cov kev pab them nqi)
- Kev kho mob tsis yog xwm txheej ceev thaum mus ncig tawm sab nraum Teb Chaw U.S.
- Cov kev pab rau kev hnov lus (siv sab nrauv xwb thiab nyob rau cov kev txwv ntawm kev tuav tswj)

Koj Cov Cai rau Kev Pab Them Nqi Kho Mob Txuas Ntxiv Mus: Muaj cov koom haum tuaj yeem sawv cev pab tau qhov no yog tias koj xav tau koj cov kev pab them nqi kho mob txuas ntxiv mus tom qab uas nws tau tag lawm. Cov ntaub ntawv tiv toj rau cov chaw koom haum yog: Minnesota Department of Commerce, Attention: Consumer Concerns/Market Assurance Division, 85 7th Place East Suite 280, St. Paul, MN 55101-2198, los sis hu xov tooj rau 1 800-657-3602; rau cov pab pawg pab them nqi kho mob raug rau ERISA, hu rau lub chaw hauj lwm Department of Labor's Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>; los sis, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight ntawm 1-877-267-2323, txuas ntxiv 61565 los sis <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>. Lwm cov kev xaiv pab them nqi kho mob kuj yuav muaj rau koj ib yam, suav nrog kev yuav ib qho ntawv pom hwm pab them kev kho mob ntawm tus kheej los ntawm MNSure/the Marketplace. Kom paub cov ntaub ntawv ntau ntxiv txog MNSure/the Marketplace, [mus saib www.mnsure.org](http://www.mnsure.org) los sis hu xov tooj 1 855 366 7873.

Koj Cov Cai Hais Kev Tsis Txuas Siab thiab Thov Kom Rov Qab Sib Hais Dua: Nws muaj cov koom haum uas tuaj yeem pab yog koj muaj lus yws tawm tsam koj qhov [plan](#) rau qhov tsis kam lees ntawm [cov lus thov](#). Qhov tsis txaus siab no yog hu ua kev tsis txaus siab los sis [rov hais dua](#). Yog xav paub ntxiv txog koj cov cai, saib cov lus piav qhia txog cov kev pab uas koj yuav tau txais rau [cov kev thov pab them nqi kho mob nrawd](#). Koj cov ntaub ntawv [plan](#) tseem yuav tau muab cov ntaub ntawv ua tiav kom xa ib daim [ntawv thov](#), [kom rov qab sib hais dua](#), los sis ib qhov [kev tsis txaus siab](#) vim li cas rau koj qhov [plan](#). Yog xav paub ntxiv txog koj cov cai, daim ntawv ceeb toom no, los sis kev pab cuam, tiv toj: Customer Service ntawm www.bluecrossmnonline.com los sis hu xov tooj rau 1-888-279-4210 los sis lub chaw hauj lwm Minnesota Department of Commerce los ntawm kev hu xov tooj (651) 539-1600 los sis tus xov tooj hu dawb 1 800-657-3602. Rau cov pab pawg pab them nqi kho mob raug rau ERISA, tiv toj lub Department of Labor's Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. Yog tias koj tau txais kev pab them nqi kho mob raws li [plan](#) los ntawm lub State Health [plan](#), lub nroog, lub cheeb nroog, cheeb tsam tsev kawm ntawv, los sis Service Coop, koj tuaj yeem tiv toj rau pab pawg neeg ua hauj lwm ntawm lub Department of Health and Human Services Health Insurance tau ntawm 1-888-393-2789.

Qhov [plan](#) no puas yog muab kev pab cuam tau Tsawg Kawg Nkaus Ntawm Qhov Kev Pab Them Nqi Uas Tsim Nyog? Yog.

[Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#) feem ntau suav nrog cov [plan](#), muaj ntawv pov hwm kev kho mob muaj nyob hauv MNSure/the Marketplace los sis lwm txoj cai tswj kev lag luam, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam kev pab them nqi. Yog tias koj tsim nyog rau qee yam ntawm **[Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#)**, tej zaum koj yuav tsis muaj feem tau txais cov se pov hwm kev kho mob.

Puas yog tias qhov [plan](#) no ua tau raws li Cov Cai Teev Yam Tsawg Kawg Nkaus? Yog.

Yog koj lub [plan](#) ua tsis tau raws li **[Cov Cai Teev Yam Tsawg Kawg Nkaus](#)**, tej zaum koj yuav tsim nyog rau ib **[qho nqi se them rov qab](#)** pab koj them rau ib qho [plan](#) txog MNSure/the Marketplace.

Daim Ntawv Ceeb Toom Ntawm Kev Tsis Sib Cais Kev Coj Ua

Siv tau rau Hnub Tim 18 Lub Xya Hli Ntuj, Xyoo 2016

Blue Cross and Blue Shield of Minnesota thiab Blue Plus (Blue Cross) ua raws nraim li Tsoom Fwv Teb Chaws cov cai lij choj hais txog neeg cov cai thiab tsis cais leej twg vim nws haiv neeg, tsos nqaij daim tawv, keeb kwm lub teb chaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej. Blue Cross yuav tsis cais neeg los yog ua tej yam txawv rau lawv vim lawv haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej.

Blue Cross muaj cov kev pab kom neeg mus muab tau tej ntaub ntawv ua lwm hom kev qhia thiab lwm hom lus:

- Cov khoom thiab kev pab phij xej, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom ntawv, los pab dawb rau cov neeg uas muaj kev ua tsis taus kom lawv txuas tau lus nrog peb.
- Cov kev pab txhais lus, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom lus, los pab dawb rau cov neeg uas lawv thawj hom lus tsis yog lus Askiv.

Yog tias koj tim tsum cov kev pab no, hu rau peb ntawm 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711.

Yog koj ntseeg tias Blue Cross cia li tsis muab cov kev pab cuam no los yog ciav cais koj rau ib txoj kev twg vim koj haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas koj tuaj, hnuv nyoog, kev ua tsis taus, los yog vim koj yog poj niam/txiv neej, ces koj ua tau ib daim ntawv [tsis txaus siab](#) mus rau tus Tswj Kev Cai Tsis Pub Ciav Cais Neeg (Nondiscrimination Civil Rights Coordinator)

- xws li sau email rau: Civil.Rights.Coord@bluecrossmn.com
- sau ntawv mus rau: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus M495
PO Box 64560
Eagan, MN 55164-0560
- los sis los ntawm kev hu xov tooj ntawm: 1-800-509-5312

[Cov ntawv tsis txaus siab](#) muaj tim peb yog tias nej hu rau cov neeg teev saum toj no, los yog hu rau 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum qab koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711. Yog tias koj xav tau kev pab ua ib daim ntawv [tsis txaus siab](#), muaj cov kev pab no thiab tsuas yog hu rau peb ntawm cov xov tooj teev saum toj no xwb.

Tsis tag li koj muaj cai ua ib daim ntawv tsis txaus siab vim ua yuam cai rau koj mus rau lub U.S. Department of Health and Human Services, Office for Civil Rights

- xa hauv tshuab hluav taws xob mus rau lub Office for Civil Rights Complaint Portal, muaj nyob ntawm: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- los ntawm tus lej xov tooj ntawm: 1-800-368-1019 or 1-800-537-7697 (TDD)
- los yog sau ntawv rau: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Muaj cov ntawv tsis txaus siab no nyob ntawm <http://www.hhs.gov/ocr/office/file/index.html>.

Kev Pab Cuam Kev 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.

နမ့်ကတိကညိကိတ်ဒီး, တံကဟ့ၣ်နကိတ်တံမၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. 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.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສ່າລັບ. 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 yánílt'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.

—Saib cov piv txwv ntawm seb qhov [plan](#) no yuav them li cas rau qhov piv txwv ntawm kev kho mob, saib nplooj ntawv tom ntej.—

Cov Ntawv Qhia Tawm PRA: Raws li Txoj Cai Txo Cov Lus Txia Txim rau xyoo 1995, tsis muaj ib tus neeg twg yuav tsum teb rau cov ntawv sau cia tshwj tsis yog nws muaj tus lej tswj OMB uas siv tau. Tus lej tswj OMB uas siv tau rau cov ntaub ntawv no yog **0938-1146**. Lub sij hawm xav tau los ua kom tiav cov ntaub ntawv no tau kwv yees li **0.08** teev nyob rau ib qho lus teb, suav nrog lub sij hawm los saib cov lus qhia, tshawb xyuas cov ntaub ntawv muaj tam sim no, sau cov ntaub ntawv xav tau, thiab ua tiav thiab tshawb xyuas cov ntaub ntawv sau. Yog tias koj muaj lus hais txog qhov tseeb ntawv lub sij hawm kwv yees los yog cov lus qhia txhawm rau txhim kho daim foos no, thov sau ntawv rau: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Hais txog Cov Piv Txwv Kev Pab Cuam no:



Qhov no tsis yog tus nqi khwv yees. Cov kev kho uas muab los no tsuas yog ua cov piv txwv ntawm qhov [plan](#) no them rau kev saib xyuas kho mob xwb. Koj cov tseem nqi yuav sib txawv nyob ntawm qhov kev saib xyuas koj tau txais, cov nqi uas koj [cov kws kho mob](#) tsub, thiab muaj ntau yam. Tsom rau cov nqi sib koom them ([cov nqi txiav tawm](#), [sib koom them nqi kev kho mob](#) thiab [nqi koom them rau kev pov hwm kho mob](#)) thiab cov kev pab uas raug tshem tawm hauv qhov plan. Siv cov ntaub ntawv no los sib piv cov nqi ntawm cov nqi uas koj them tau raws li cov kev pab kho mob. Thov nco tias cov piv txwv kev pab cuam them nqi kho mob no yog ua raws li cov kev pab cuam nkaus xwb.

Peg Tab Tom Muaj Ib Tug Me Nyuam Mos
(9 lub hlis ntawm kev koom nrog kev saib xyuas ua ntej yug me nyuam thiab kev yug me nyuam hauv tsev lub tsev kho mob)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$2,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$60
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [Tus Kws Kho Mob Tshaj Lij](#) qhov chaw hauj lwm (kev saib xyuas cev xeeb tub ua ntej yug me nyuam) Cov kev pab cuam tshaj lij rau kev Yug me nyuam/kev pab x muas yug me nyuam cov kev pab cuam Yug me nyuam/kev xa mus yug me nyuam hauv tsev kho mob [Kev tshuaj ntsuam xyuas tus mob](#) (mloog suab thiab cov tshav khiav) Kev mus cuag [Kws Kho Mob Tshaj Lij](#) (tshuaj loog)

Qhov Nqi Piv Txwv Tag Nrho	\$12,700
Nyob hauv qhov piv txwv no, Peg yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$2,500
Cov nqi sib koom them	\$10
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$2,000
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$60
Tag nrho cov nqi uas Peg yuav tau them yog	\$4,570

Kev Tswj Cov Mob Ntshav Qab Zib hom 2 ntawm Joe
(ib xyoos uas saib xyuas nyob rau hauv kev kho mob koom tes ua pab pawg ntawm qhov kev ua tib zoo tswj)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$2,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$60
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [thawj tus kws kho mob](#) lub chaw ua hauj lwm (suav nrog kev kawm txog kab mob) [Kev tshuaj ntsuam xyuas tus mob](#) (kev ua hauj lwm cov ntshav) [Daim ntawv yuav tshuaj Cov khoom siv kho mob ntev](#) (lub cuab yeej ntsuas piam thaj hauv cov ntshav)

Qhov Nqi Piv Txwv Tag Nrho	\$5,600
Hauv qhov piv txwv no, Joe would tau them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$800
Cov nqi sib koom them	\$700
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$20
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$20
Cov nqi tag nrho uas Joe yuav them yog	\$1,540

Mia Qhov Mob Pob Txha Nkig Tawg Yooj Yim
(mus cuag [cov kws kho mob koom tes ua pab pawg](#) hauv chaw kho mob hnyav thiab ua raws kev saib xyuas)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$2,500
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$60
- [Tsev Kho Mob](#) (qhov chaw kho mob) \$20
- [sib koom them tus nqi pov hwm kev kho mob](#) \$20
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Lub chaw siv saib xyuas thaum muaj mob nyhav (suav nrog cov khoom siv kho mob) [Kuaj xyuas tus kab mob](#) (x-ray) [Cov khoom siv kho mob kav ntev](#) (cov pas txheem mus kev) [Cov kev pab kho kom rov zoo li qub](#) (kho mob rau lub cev)

Qhov Nqi Piv Txwv Tag Nrho	\$2,800
Hauv qhov piv txwv no, Mia yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$2,100
Cov nqi sib koom them	\$300
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$0
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$0
Cov nqi tag nrho uas Mia yuav them yog	\$2,400

Tus neeg mob tag nrho yuav them qhov nyiaj uas tus neeg mob tsis siv nyiaj los ntawm Flexible Spending Account (FSA), Health Savings Account (HSA), los sis ib qho Health Reimbursement Account (HRA), suav nrog cov HRA uas tau pab los ntawm Lub Voluntary Employee Beneficiary Association (VEBA-HRA). Cov nyiaj pab hauv tus as khauj yuav pab tau koj los pab them cov nqi uas siv nyiaj hauv hnab tshos. Cim tseg: Cov zauv no xav tias tus neeg mob tsis koom nrog hauv [plan](#) qhov program pab kev noj qab haus huv. Yog koj koom tes hauv [plan](#) qhov kev pab kev noj qab haus huv, koj yuav tuaj yeem txo koj cov nqi. Yog xav paub ntxiv txog qhov program kev noj qab haus huv, thov saib rau ntawm koj daim ntawv plan. Qhovkev pabyuav saib xyuas lwm cov nqi them ntawm cov kev pab cuam PIV TXWV no.

TAYLOR CORPORATION – HSA Plan

Lub Sij Hawm Uas Pab Them: Suav pib txij li thaum los sis tom qab 01/01/2021

Pab them nqi rau: Hom | [Plan](#) Ib Tus Neeg/Tsev Neeg:HSA

Suav Sau Cov Ntsiab Lus Ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi: Qhov [Plan](#) No Pab Them Cov Nqi Dab Tsi & Koj Them Nyiaj Rau Cov Kev Pab Cuam Uas Pab Them Nqi Dab Tsi



Daim ntawv Suav Sau Cov Ntsiab Lus ntawm Cov Kev Pab thiab Cov Kev Pab Them Nqi (SBC) yuav pab rau koj xaiv ib qho [plan](#). saib xyuas kev kho mob. Daim ntawv SBC qhia rau koj pom tias koj thiab [plan](#) yuav sib koom them tus nqi rau cov kev pab cuam saib xyuas kho mob uas tau them nqi. **NCO TSEG:** Cov ntaub ntawv hais txog tus nqi ntawm qhov [plan](#) no (hu ua [nyiaj pov hwm kho mob](#)) yuav tau **muab** cais tawm nyias them nyias.

Nov tsuas yog hais cov ntsiab lus xwb. Yog xav paub cov ntaub ntawv ntau ntawm txog koj qhov kev pab them nqi kho mob, los sis kom tau txais ib daim ntawv theej txhua cov ntsiab lus tau ua tiav ntawm qhov kev pab them nqi kho mob, mus saib www.bluecrossmn.com/taylor los sis hu rau tus xov tooj hu dawb 1-866-289-5154. Rau cov lus txhais dav dav ntawm cov lus uas ib txwm muaj, xws li [cov nyiaj uas tau tso cai](#), [cov nyiaj kev them nuj nqis](#), [tus nqi sib koom them rau kev tuav pov hom kho mob](#), [tus nqi sib koom them rau kev kho mob](#), [txiav tawm cov nqi](#), [tus kws pab kho mob](#), los sis lwm nqe lus uas [kos ib kab sab hauv qab](#) kom pom Cov Lus Txhais. Koj tuaj yeem saib Cov Lus Txhais tau ntawm <https://www.healthcare.gov/sbc-glossary> los sis hu rau tus xov tooj hu dawb 1-866-873-5943 txhawm rau thov ib daim ntawv theej cov nqi.

Cov Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Li Cas qhov no Ho Muaj Teeb Meem:
<p>Kev txiav tawm cov nqi tag nrho yog dab tsi?</p>	<p>kev kho mob thiab kev siv tshuaj rau ib tus neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li \$6,600 kev kho mob thiab kev siv tshuaj rau tsev neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li \$13,200 kev kho mob thiab kev siv tshuaj rau ib tus neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li \$12,700 kev kho mob thiab kev siv tshuaj rau tsev neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li \$25,400</p>	<p>Feem ntau, koj yuav tsum them kom tag nrho cov nqi los ntawm cov kws muab kev pab kho mob kom txog tus nqi txiav tawm ua ntej qhov plan no pib them. Qhov plan no muaj ib qho nqi txiav tawm tshaj nyob rau hauv. Yog tias koj muaj lwm tus tswv cuab hauv tsev neeg nyob hauv qhov plan, lwm tus tswv cuab hauv tsev neeg yuav tsum tau npaum li lawv tus kheej tus nqi txiav tawm kom txog thaum rov qab them tag nrho cov nqi ntawm tus nqi txiav tawm los ntawm txhua tus tswv cuab hauv tsev neeg npaum li tag nrho cov tsev neeg tus nqi txiav tawm.</p>
<p>Puas muaj cov kev pab cuam uas them nqi kho mob ua ntej koj yuav txiav</p>	<p>Yog. Kev saib xyuas zoo rau tus me nyuam, kev saib xyuas ua ntej yug me nyuam thiab cov kev pab cuam saib xyuas tiv thaiv nyob hauv cov kev</p>	<p>Qhov plan no pab them rau qhee yam khoom thiab qee cov kev pab cuam txawm hais tias koj tsis tau cov nqi tsis tau txog li qhov txiav tawm los xij. Tab sis tej zaum yuav siv tus nqi sib koom them nyiaj los sis sib koom them tus nqi tuav pov hwm kho mob. Piv</p>

<p>tawm? koj cov nqi kho mob?</p>	<p>kho mob uas muaj kev koom tes ua pab pawg yuav tau them cov nqi kho mob ua ntej koj yuav txiav tawm koj cov nqi kho mob.</p>	<p>txwv, li qhov plan no pab them qee cov kev pab cuam tiv thaiv yam tsis muaj kev sib pab them nqi thiab ua ntej koj yuav muaj kev txiav tawm koj cov nqi. Saib cov npe ntawm qhov tau pab them rau cov kev pab cuam tiv thaiv ntawm https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
<p>Puas muaj lwm cov kev txiav tawm tus nqi rau cov kev pab cuam tshwj xeeb?</p>	<p>Tsis muaj</p>	<p>Koj tsis tag yuav txiav tawm cov nqi them rau cov kev pab tshwj xeeb.</p>
<p>Dab tsi yog qhov txwv nyiaj them rau qhov plan no?</p>	<p>kev kho mob thiab kev siv tshuaj rau ib tus neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li\$6,600 kev kho mob thiab kev siv tshuaj rau tsev neeg nyob hauv-cov kws kho mob uas koom tes ua pab pawg txog li\$13,200 kev kho mob thiab kev siv tshuaj rau ib tus neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li\$12,700 kev kho mob thiab kev siv tshuaj rau tsev neeg tsis nyob-ntawm-cov kws kho mob uas koom tes ua pab pawg txog li\$25,400</p>	<p>Qhov kev txwv muab nyiaj them rau kev kho mob yog tag nrho qhov koj tuaj yeem them nyob rau ib lub xyoo twg rau cov kev pab cuam. Qhov plan no muaj ib qho them nqi tshaj hauv qhov kev txwv muab nyiaj them nqi kho mob. Yog tias koj muaj lwm tus neeg hauv tsev neeg nyob rau hauv qhov plan no, lawv yuav tau them cov nyiaj rau kev kho mob ntawm lawv tus kheej kom txog thaum tau them tag qhov nyiaj them rau kev kho mob ntawm tsev tsev neeg txhua tus.</p>
<p>Dab tsi yog yam uas tsis suav nyob tau hauv qhov kev them nyiaj rau kev kho mob?</p>	<p>Paj ntsig them kev kho mob, kev them nqi sau se, thiab kev saib xyuas kam noj qab haus huv qhov plan no tsis them.</p>	<p>Txawm koj them cov nqi no tag, lawv tsis tau suav nrog qhov nqi them rau kev kho mob.</p>
<p>Koj puas yuav tau them tsawg yog tias koj siv ib tus kws kho mobnyob hauv cov kws kho mob uas koom tes ua pab pawg?</p>	<p>Yog. Saib https://www.bluecrossmn.com/tayllossis hu rau tus xov tooj hu dawb 1-866-289-5154 txawm rau kom paub cov npe ntawm cov kws kho mobnyob hauv cov kws kho mob uas muaj kev koom tes ua pab pawg.</p>	<p>Qhov plan no siv ib tus kws kho mob uas koom tes kho moob ua pab pawg. Koj puas yuav tau them tsawg yog koj siv ib tus kws kho mob nyob hauv plan qhov kev koom tes ua pab pawg? Koj yuav tau them ntau heev yog tias koj siv ib tus kws kho mob tsis nyob hauv cov kws kho mob uas koom tes ua pab pawg, thiab koj yuav tau txais ib daim ntawv them nqi los ntawm tus kws kho mob rau qhov sib txawv ntawm tus nqi ntawm tus kws kho mob thiab and yam uas koj qhov plan them (nyiaj them nuj ngis). Nco ntsoov tias koj tus kws kho mob nyob hauv kev kho mob uas koom tes ua pab pawg yuav siv tus kws kho mob uas tsis koom tes ua pab pawg rau qee cov kev pab cuam (xws li ua hauj lwm hauv chav kuaj mob). Kuaj xyuas nrog koj tus kws kho mob ua ntej koj tau txais cov kev pab cuam.</p>
<p>Koj puas xav tau kev xa mus cuag tus kws kho mob tshwj xeeb?</p>	<p>Tsis xav tau.</p>	<p>Koj xav cuag tus kws kho mob tshwj xeeb koj xaiv yam tsis muaj qhov kev xa mus.</p>



Tag nrho cov nqi [sib koom them nyiaj kho mob](#) thiab [sib koom them nyiaj rau kev tuav pov hwm kho mob](#) uas tau qhia nyob rau hauv daim phiaj no yog tom qab uas yuav muaj kev [txiav tawm](#) koj cov nyiaj pab them nqi, yog tias qhov kev [txiav tawm](#) siv tau.

Yam ib txwm tshwm sim Hais Txog Kev Kho Mob	Cov Kev Pab Uas Tej Zaum Koj Xav Tau	Yam Uas koj Yuav Tau Them		Cov kev txwv, Kev lees tau, & Lwm Yam Kev Paub Uas Tseem Ceeb
		<u>Tus Kws Kho Mob Nyob Hauv Cov Kws Kho Mob Uas Koom Tes Ua Pab Pawg</u> (Koj yuav tau them tsawg tshaj plaws)	<u>Tus kws kho mob tsis nyob hauv kev koom tes ua pab pawg</u> (Koj yuav tau them tag nrho)	
Yog tias koj mus cuag ib tug kws kho mob qhov chaw haj lwm saib xyuas kev noj qab haus huv los sis qhov chaw kuaj mob	Mus cuag tus kws saib xyuas ua ntej los mus kho tus qhov raug mob	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Mus cuag tus kws kho mob tshwj xeeb	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev saib xyuas tiv thaiv/kev kuaj xyuas kab mob / kev txhaj tshuaj tiv thaiv kab mob	Tsis tau them nyiaj	0% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam tiv thaiv neeg loj 0% sib koom them nyiaj rau kev pov hwm kho mob rau cov kev pab cuam saib xyuas me nyuam yaus zoo	Tej zaum koj yuav tau them rau cov kev pab cuam uas tsis muaj kev tiv thaiv . Nug koj tus kws kho mob yog tias cov kev pab cuam uas xav tau yog kev tiv thaiv . Tom qab ntawd kuaj xyuas seb koj qhov plan yuav them rau qhov twg.
Yog koj txais kev tshuaj xyuas	Kev tshuaj xyuas kom tau tus mob (x-ray, kev ua haj lwm ntawm cov ntshav)	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Yees duab (Siv CT/PET tsoom, MRIs)	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	

<p>Yog tias koj xav tau tshuaj los kho koj qhov mob los sis qhov ceev kav. Ib lub tsev muag tshuaj me yog ib lub tsev muag tshuaj muaj ntawv tso cai uas koj tuaj yeem nkag mus hauv kom tau ib qho tshuaj noj raws li tus kws kho mob daim ntawv sau ghia. Lub khw muag tshuaj yuav muab kev pab cuam xa tshuaj hauv qhov chaw xa ntawv cov tshuaj noj raws li kws kho mob sau ntawv ghia xa tuaj rau hauv U.S. Mail. Kev paub ntxiv hais txog cov tshuaj uas muaj nyob hauv daim ntawv ghia uas them nqi yog muaj nyob ntawm www.caremark.com</p>	<p>Cov tshuaj uas nyiam siv tas li</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	<p>Tus neeg koom nrog them tag nrho tus nqi rau cov tshuaj mus txog qhov txiav tawm cov nyiaj sib pab them. Tsis muaj kev faj seeb kho mob rau kev xa tshuaj tuaj ntawm cov kws kho mob sab nrauv</p>
	<p>Cov tshuaj muaj npe nrov uas nyiam siv</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	
	<p>Cov tshuaj uas tsis nyiam siv</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	<p>0% sib koom them nyiaj tuav pom hwm kho mob/lub khw muag tshuaj 0% sib koom them nyiaj tuav pom hwm kho mob/90hnuRx lub khw muag tshuaj</p>	
	<p>Cov tshuaj tshwj xeeb</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis tau txais kev pab</p>	
<p>Yog hais tias koj muaj tus neeg sab nrauv phais mob</p>	<p>Nqi chaw nyob (Piv txwv, qhov chaw phais mob rau cov sab nrauv)</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Cov nqi Kws Kho Mob/Kws Phais</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
<p>Yog koj xav tau kev pab tshuaj sai</p>	<p>Chav saib xyuas thaum muaj kam ceev</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Kev xa tshuaj thaum muaj kam ceev</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>
	<p>Kev kho mob kom tau sai</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>0% sib koom them nyiaj tuav pov hwm kho mob</p>	<p>Tsis muaj</p>

Yog koj tau pw hauv tsev kho mob	Tus nqi chaw nyob (piv txwv, chav pw tsev kho mob)	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Cov nqi kws kho mob/kws phais	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog tias koj xav tau kev pab cuam teeb meem kev xav, kev coj tus cwj pwm, los sis kev siv yeeb tshuaj	Cov kev pab cuam tus neeg mob sab nrauv	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Cov kev pab cuam rau kev sab laj txog kev sib yuav/kev ua niam txiv yog tsis tau them nqi rau.
	Kev pab kho mob suav nrog cov mob hlwb rau cov neeg loj ua muaj chaw nyob	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj

Yog hais tias koj xeeb me nyuam	Mus ntsib kws kho mob tom chaw ua hauj lwm	Kev saib xyuas ua ntej yug me nyuam: 0% sib koom them nyiaj tuav pov hwm kho mob Kev saib xyuas tom qab yug me nyuam: 0% sib koom them nyiaj tuav pov hwm kho mob	Kev saib xyuas ua ntej yug me nyuam: 0% sib koom them nyiaj tuav pov hwm kho mob Kev saib xyuas tom qab yug me nyuam: 0% sib koom them nyiaj tuav pov hwm kho mob	Kev sib pab them tus nqi siv tsis tau rau cov kev pab cuam kev tiv thaiv . Nyob ntawm ntau hom kev pabcuam, lwm yam kev sib pab them tus nqi tej zaum yuav siv tau. Kev saib xyuas kev yug me nyuam yuav suav nrog cov kev kuaj xyuas thiab cov kev pab cuam tau piav qhia nyob rau lwm qhov hauv SBC (xws li ultrasound).
	Cov kev pab cuam yug me nyuam/pab kev yug me nyuam uas tshaj lij	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	
	Cov kev pab cuam chaw nyob ntawm kev yug me nyuam/pab kev yug me nyuam	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	
Yog tias koj xav tau kev pab kom zoo tu qab los sis xav tau lwm yam kev noj qab haus huv	kev pab tu hauv tsev	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg : mus sib 100 zaus toj ib lub sij hawm kev pab.
	Cov kev pab kev kho dua	0% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus	0% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus	Tsis muaj

	Cov kev pab cuam kev kho dua	0% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus	0% sib koom them nyiaj tuav pom hwm kev kho mob rau cov kev kho mob ua hauj lwm 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho mob lub cev 0% sib koom them nyiaj tuav pom hwm kev kho mob rau kev kho kom txawj hais lus	
	Kev pab muaj tus kws tu neeg mob	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Sib koom ua ke hauv cov kev koom tes ua pab pawg thiab tsis nyob hauv cov kev koom tes ua pab pawg: mus sib 90 zaus toj ib lub sij hawm kev pab.
	Cov Khoom Siv Tau Mus Ntev Rau Tus Mob	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Kev pab cuam kev nyab xeeb	0% sib koom them nyiaj tuav pov hwm kho mob	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
Yog tias koj cov me nyuam xav tau kev saib xyuas hniav los sis qhov muag	Kev ntsuas me nyuam yau qhov muag	Tsis tau them nyiaj	0% sib koom them nyiaj tuav pov hwm kho mob	Tsis muaj
	Tsom iav Me Nyuam Yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj
	Thuaj xyuas hniav me nyuam yaus	Tsis tau txais kev pab	Tsis tau txais kev pab	Tsis muaj

<p>Cov Kev Pab Cuam Koj Lub Plan Feem Ntau TSIS Pab Them Nqi (Tshawb xyuas koj qhov cai los sis cov ntaub ntawv plan txhawm rau kom paub meej thiab ib cov npe ntawm lwm yam kev pab cuam uas tshem tawm.)</p>		
<ul style="list-style-type: none"> • Kev kho qhov muag (neeg loj) • Hauj lwm tu neeg mob ntiag tug • Kev saib xyuas ncuva ntev 	<ul style="list-style-type: none"> • Kev saib xyuas kho ko taw • Kev Kho Hniav (tshwj tsis yog muaj teev hauv plan cov kev pab them nqi) • Kev phais kho kom zoo nkauj (tshwj tsis yog raws li teev muaj hauv plan cov kev pab them nqi) 	<ul style="list-style-type: none"> • Cov laj txheej pab kev yuag
<p>Lwm Yam Kev Pab Cuam Uas Tau Them (Cov kev txwv no yuav siv rau cov kev pab no. Nov tsis yog tag nrho cov npe. Thov saib koj cov ntaub ntawv plan.)</p>		
<ul style="list-style-type: none"> • Kev saib xyuas zaws lub cev • Kev phais mob kho kom lub cev me 	<ul style="list-style-type: none"> • Kev kho kev muaj me nyuam nyuaj • Kev rau koob txwv tsis pub muaj me nyuam (tshwj tsis yog teev hauv plan cov kev pab them nqi) 	<ul style="list-style-type: none"> • Kev kho mob tsis yog xwm txheej ceev thaum mus ncig tawm sab nraum Teb Chaw U.S. • Cov kev pab rau kev hnov lus (siv sab nrauv xwb thiab nyob rau cov kev txwv ntawm kev tuav tswj)

Koj Cov Cai rau Kev Pab Them Nqi Kho Mob Txuas Ntxiv Mus: Muaj cov koom haum tuaj yeem sawv cev pab tau qhov no yog tias koj xav tau koj cov kev pab them nqi kho mob txuas ntxiv mus tom qab uas nws tau tag lawm. Cov ntaub ntawv tiv toj rau cov chaw koom haum yog: Minnesota Department of Commerce, Attention: Consumer Concerns/Market Assurance Division, 85 7th Place East Suite 280, St. Paul, MN 55101-2198, los sis hu xov tooj rau 1 800-657-3602; rau cov pab pawg pab them nqi kho mob raug rau ERISA, hu rau lub chaw hauj lwm Department of Labor’s Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>; los sis, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight ntawm 1-877-267-2323, txuas ntxiv 61565 los sis <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>. Lwm cov kev xaiv pab them nqi kho mob kuj yuav muaj rau koj ib yam, suav nrog kev yuav ib qho ntawv pom hwm pab them kev kho mob ntawm tus kheej los ntawm MNSure/the Marketplace. Kom paub cov ntaub ntawv ntau ntxiv txog MNSure/the Marketplace, [mus saib www.mnsure.org](http://www.mnsure.org) los sis hu xov tooj 1 855 366 7873.

Koj Cov Cai Hais Kev Tsis Txuas Siab thiab Thov Kom Rov Qab Sib Hais Dua: Nws muaj cov koom haum uas tuaj yeem pab yog koj muaj lus yws tawm tsam koj qhov [plan](#) rau qhov tsis kam lees ntawm [cov lus thov](#). Qhov tsis txaus siab no yog hu ua kev tsis txaus siab los sis [rov hais dua](#). Yog xav paub ntxiv txog koj cov cai, saib cov lus piav qhia txog cov kev pab uas koj yuav tau txais rau [cov kev thov pab them nqi kho mob nrawd](#). Koj cov ntaub ntawv [plan](#) tseem yuav tau muab cov ntaub ntawv ua tiav kom xa ib daim [ntawv thov](#), [kom rov qab sib hais dua](#), los sis ib qhov [kev tsis txaus siab](#) vim li cas rau koj qhov [plan](#). Yog xav paub ntxiv txog koj cov cai, daim ntawv ceeb toom no, los sis kev pab cuam, tiv toj: Customer Service ntawm www.bluecrossmnonline.com los sis hu xov tooj rau 1-888-279-4210 los sis lub chaw hauj lwm Minnesota Department of Commerce los ntawm kev hu xov tooj (651) 539-1600 los sis tus xov tooj hu dawb 1 800-657-3602. Rau cov pab pawg pab them nqi kho mob raug rau ERISA, tiv toj lub Department of Labor’s Employee Benefits Security Administration ntawm 1-866-444-EBSA (3272) los sis <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. Yog tias koj tau txais kev pab them nqi kho mob raws li [plan](#) los ntawm lub State Health [plan](#), lub nroog, lub cheeb nroog, cheeb tsam tsev kawm ntawv, los sis Service Coop, koj tuaj yeem tiv toj rau pab pawg neeg ua hauj lwm ntawm lub Department of Health and Human Services Health Insurance tau ntawm 1-888-393-2789.

[Qhov \[plan\]\(#\) no puas yog muab kev pab cuam tau Tsawg Kawg Nkaus Ntawm Qhov Kev Pab Them Nqi Uas Tsim Nyog? Yog.](#)

[Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#) feem ntau suav nrog cov [plan](#), muaj ntawv pov hwm kev kho mob muaj nyob hauv MNSure/the Marketplace los sis lwm txoj cai tswj kev lag luam, Medicare, Medicaid, CHIP, TRICARE, thiab lwm yam kev pab them nqi. Yog tias koj tsim nyog rau qee yam ntawm [Qhov Kev Pab Them Nqi Tsawg Kawg Nkaus Uas Tsim Nyog](#), tej zaum koj yuav tsis muaj feem tau txais cov se pov hwm kev kho mob.

Puas yog tias qhov plan no ua tau raws li Cov Cai Teev Yam Tsawg Kawg Nkaus? Yog.

Yog koj lub [plan](#) ua tsis tau raws li [Cov Cai Teev Yam Tsawg Kawg Nkaus](#), tej zaum koj yuav tsim nyog rau ib [qho nqi se them rov qab](#) pab koj them rau ib qho [plan](#) txog MNsure/the Marketplace.

Daim Ntawv Ceeb Toom Ntawm Kev Tsis Sib Cais Kev Coj Ua

Siv tau rau Hnub Tim 18 Lub Xya Hli Ntuj, Xyoo 2016

Blue Cross and Blue Shield of Minnesota thiab Blue Plus (Blue Cross) ua raws nraim li Tsoom Fwv Teb Chaws cov cai lij choj hais txog neeg cov cai thiab tsis cais leej twg vim nws haiv neeg, tsos nqaij daim tawv, keeb kwm lub teb chaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej. Blue Cross yuav tsis cais neeg los yog ua tej yam txawv rau lawv vim lawv haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas nws tuaj, hnub nyoog, kev ua tsis taus, los yog poj niam/txiv neej.

Blue Cross muaj cov kev pab kom neeg mus muab tau tej ntaub ntawv ua lwm hom kev qhia thiab lwm hom lus:

- Cov khoom thiab kev pab phij xej, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom ntawv, los pab dawb rau cov neeg uas muaj kev ua tsis taus kom lawv txuas tau lus nrog peb.
- Cov kev pab txhais lus, xws li cov neeg paub txhais lus thiab muaj cov ntawv sau ua lwm hom lus, los pab dawb rau cov neeg uas lawv thawj hom lus tsis yog lus Askiv.

Yog tias koj tim tsum cov kev pab no, hu rau peb ntawm 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711.

Yog koj ntseeg tias Blue Cross cia li tsis muab cov kev pab cuam no los yog ciav cais koj rau ib txoj kev twg vim koj haiv neeg, tsos nqaij daim tawv, keeb kwm lub tebchaws uas koj tuaj, hnub nyoog, kev ua tsis taus, los yog vim koj yog poj niam/txiv neej, ces koj ua tau ib daim ntawv [tsis txaus siab](#) mus rau tus Tswj Kev Cai Tsis Pub Ciav Cais Neeg (Nondiscrimination Civil Rights Coordinator)

- xws li sau email rau: Civil.Rights.Coord@bluecrossmn.com
- sau ntawv mus rau: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus M495
PO Box 64560
Eagan, MN 55164-0560
- los sis los ntawm kev hu xov tooj ntawm: 1-800-509-5312

[Cov ntawv tsis txaus siab](#) muaj tim peb yog tias nej hu rau cov neeg teev saum toj no, los yog hu rau 1-800-382-2000 los yog siv tus xov tooj naj npawb nyob sab nraum qab koj daim npav ua tswv cuab. Cov neeg siv TTY hu rau 711. Yog tias koj xav tau kev pab ua ib daim ntawv [tsis txaus siab](#), muaj cov kev pab no thiab tsuas yog hu rau peb ntawm cov xov tooj teev saum toj no xwb.

Tsis tag li koj muaj cai ua ib daim ntawv tsis txaus siab vim ua yuam cai rau koj mus rau lub U.S. Department of Health and Human Services, Office for Civil Rights

- xa hauv tshuab hluav taws xob mus rau lub Office for Civil Rights Complaint Portal, muaj nyob ntawm: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- los ntawm tus lej xov tooj ntawm: 1-800-368-1019 or 1-800-537-7697 (TDD)
- los yog sau ntawv rau: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Muaj cov ntawv tsis txaus siab no nyob ntawm <http://www.hhs.gov/ocr/office/file/index.html>.

Kev Pab Cuam Kev 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.

နမ့်ကတိကညိကိတ်ဒီး, တံကဟ့ၣ်နကိတ်တံမၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. 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.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າພຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສ່າລັບ. 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 yánílt'i'go saad bee yát'i' éí t'áájíik'e bee níká'a'doowołgo éí ná'ahoot'i'. Koji éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jì' béésh bee hodíílnih.

—Saib cov piv txwv ntawm seb qhov [plan](#) no yuav them li cas rau qhov piv txwv ntawm kev kho mob, saib nplooj ntawv tom ntej.—

Cov Ntawv Qhia Tawm PRA: Raws li Txoj Cai Txo Cov Lus Txia Txim rau xyoo 1995, tsis muaj ib tus neeg twg yuav tsum teb rau cov ntawv sau cia tshwj tsis yog nws muaj tus lej tswj OMB uas siv tau. Tus lej tswj OMB uas siv tau rau cov ntaub ntawv no yog **0938-1146**. Lub sij hawm xav tau los ua kom tiav cov ntaub ntawv no tau kwv yees li **0.08** teev nyob rau ib qho lus teb, suav nrog lub sij hawm los saib cov lus qhia, tshawb xyuas cov ntaub ntawv muaj tam sim no, sau cov ntaub ntawv xav tau, thiab ua tiav thiab tshawb xyuas cov ntaub ntawv sau. Yog tias koj muaj lus hais txog qhov tseeb ntawm lub sij hawm kwv yees los yog cov lus qhia txhawm rau txhim kho daim foos no, thov sau ntawv rau: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Qhov no tsis yog tus nqi khwv yees. Cov kev kho uas muab los no tsuas yog ua cov piv txwv ntawm qhov [plan](#) no them rau kev saib xyuas kho mob xwb. Koj cov tseem nqi yuav sib txawv nyob ntawm qhov kev saib xyuas koj tau txais, cov nqi uas koj [cov kws kho mob](#) tsub, thiab muaj ntau yam. Tsom rau cov nqi sib koom them ([cov nqi txiav tawm](#), [sib koom them nqi kev kho mob](#) thiab [nqi koom them rau kev pov hwm kho mob](#)) thiab cov kev pab uas raug tshem tawm hauv qhov plan. Siv cov ntaub ntawv no los sib piv cov nqi ntawm cov nqi uas koj them tau raws li cov kev pab kho mob. Thov nco tias cov piv txwv kev pab cuam them nqi kho mob no yog ua raws li cov kev pab cuam nkaus xwb.

Peg Tab Tom Muaj Ib Tug Me Nyuam Mos
(9 lub hlis ntawm kev koom nrog kev saib xyuas ua ntej yug me nyuam thiab kev yug me nyuam hauv tsev lub tsev kho mob)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$6,600
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$0
- Tsev Kho Mob (qhov chaw kho mob) [sib koom them tus nqi pov hwm kev kho mob](#) \$0
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [Tus Kws Kho Mob Tshaj Lij](#) qhov chaw hauj lwm (kev saib xyuas cev xeeb tub ua ntej yug me nyuam) Cov kev pab cuam tshaj lij rau kev Yug me nyuam/kev pab x muas yug me nyuam cov kev pab cuam Yug me nyuam/kev xa mus yug me nyuam hauv tsev kho mob [Kev tshuaj ntsuam xyuas tus mob \(mloog suab thiab cov tshav khiav\)](#) Kev mus cuag [Kws Kho Mob Tshaj Lij \(tshuaj loog\)](#)

Qhov Nqi Piv Txwv Tag Nrho	\$12,700
Nyob hauv qhov piv txwv no, Peg yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$6,600
Cov nqi sib koom them	\$0
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$0
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$60
Tag nrho cov nqi uas Peg yuav tau them yog	\$6,660

Kev Tswj Cov Mob Ntshav Qab Zib hom 2 ntawm Joe
(ib xyoos uas saib xyuas nyob rau hauv kev kho mob koom tes ua pab pawg ntawm qhov kev ua tib zoo tswj)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$6,600
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$0
- Tsev Kho Mob (qhov chaw kho mob) [sib koom them tus nqi pov hwm kev kho mob](#) \$0
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: Kev mus cuag [thawj tus kws kho mob](#) lub chaw ua hauj lwm (suav nrog kev kawm txog kab mob) [Kev tshuaj ntsuam xyuas tus mob](#) (kev ua hauj lwm cov ntshav) [Daim ntawv yuav tshuaj Cov khoom siv kho mob ntev](#) (lub cuab yeej ntsuas piam thaj hauv cov ntshav)

Qhov Nqi Piv Txwv Tag Nrho	\$5,600
Hauv qhov piv txwv no, Joe would tau them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$5,400
Cov nqi sib koom them	\$0
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$0
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$20
Cov nqi tag nrho uas Joe yuav them yog	\$5,420

Mia Qhov Mob Pob Txha Nkig Tawg Yooj Yim
(mus cuag [cov kws kho mob koom tes ua pab pawg](#) hauv chav kho mob hnyav thiab ua raws kev saib xyuas)

- Lub [plan](#) cov nqi [txiav tawm](#) tag nrho \$6,600
- [Tus nqi sib pab them rau tus kws tshaj lij](#) \$0
- Tsev Kho Mob (qhov chaw kho mob) [sib koom them tus nqi pov hwm kev kho mob](#) \$0
- Lwm yam [sib koom them tus nqi pov hwm kev kho mob](#)

Qhov kev tshwm sim UA PIV TXWV no yuav muaj kev pab cuam xws li: [Lub chav siv saib xyuas thaum muaj mob nyhav](#) (suav nrog cov khoom siv kho mob) [Kuaj xyuas tus kab mob \(x-ray\)](#) [Cov khoom siv kho mob kav ntev](#) (cov pas txheem mus kev) [Cov kev pab kho kom rov zoo li qub](#) (kho mob rau lub cev)

Qhov Nqi Piv Txwv Tag Nrho	\$2,800
Hauv qhov piv txwv no, Mia yuav them:	
Qhov nyiaj sib pab them	
Cov nyiaj txiav	\$2,800
Cov nqi sib koom them	\$0
Nqi Tuam Txhab Is Saws Las Sib Pab Them (Coinsurance)	\$0
Yam uas tsis muaj pab	
Kev txwv los sis kev cais	\$0
Cov nqi tag nrho uas Mia yuav them yog	\$2,800

Tus neeg mob tag nrho yuav them qhov nyiaj uas tus neeg mob tsis siv nyiaj los ntawm Flexible Spending Account (FSA), Health Savings Account (HSA), los sis ib qho Health Reimbursement Account (HRA), suav nrog cov HRA uas tau pab los ntawm Lub Voluntary Employee Beneficiary Association (VEBA-HRA). Cov nyiaj pab hauv tus as khauj yuav pab tau koj los pab them cov nqi uas siv nyiaj hauv hnab tshos. Cim tseg: Cov zauv no xav tias tus neeg mob tsis koom nrog hauv [plan](#) qhov program pab kev noj qab haus huv. Yog koj koom tes hauv [plan](#) qhov kev pab kev noj qab haus huv, koj yuav tuaj yeem txo koj cov nqi. Yog xav paub ntxiv txog qhov program kev noj qab haus huv, thov saib rau ntawm koj daim ntawv plan. Qhovkev pabyuav saib xyuas lwm cov nqi them ntawm cov kev pab cuam PIV TXWV no.