|  |  |
| --- | --- |
| **Exclamation** | **D77 47 t’00 ch’7’7t’1n7go hane’ 1t’4.** Bee haz’1anii binaaltsoos bik’ehgo haa 1h1y1n7g77, policy, 47 1h1n7go hon7’32go h1k1 an1’1lwo’ d00 nihely4h7g77 yaa halne’ kwe’4. **www.[insert]** 11d00 koj8’ hod77lnih **1-800-[insert]** |

|  |  |  |
| --- | --- | --- |
| **Na’7d7kid danil7n7g77** | **Na’7d44kid Baa Hane’** | **Ha’1t’77 biniinaa d77 ho[ b44h0zingo y1’1’t44h?** |
| [**Deductible**](http://www.insurancecompany.com/PLAN1500) **t’11 1t’4gosh d7kw77 nijil44h?** | **$** |  |
| [**Deductible**](http://www.insurancecompany.com/PLAN1500) **47 d7kw77 a['22 1t’4? Bee h1k1 e’elyeed7g77sh bik’ehgo nijiil4e [eh?** | **$** |  |
| **T’11 sh7 shib4eso nihesh[4 b7ighah yileeh7g77, out–of–pocket limit, w0lta’7g77 daats’7 shaa 1h1y3 biniy4 naash1ago shaa oob88h7g77 t’11 sahdii b1 h0l=-go w0lta’?** | **$** |  |
| **Ha’1t’7i 47 out–of–pocket limit, doo bi[ 0lta’da?** |  |  |
| **Haa 1h1y1n7d66’ h1 niyiil4h7g77 daats’7 n1hahj8’ haada n4elt’e’j8’ beehaz’3?** |  |  |
| **D77 haa 1h1y3 bee naaltsoos hadilyaa7g77, plan, daats’7 azee’77['7n7 bi[ aha’dee’t1n7g77 t’47 choo’9?** |  |  |
| **Na’7d7kid danil7n7g77** | **Na’7d44kid Baa Hane’** | **Ha’1t’77 biniinaa d77 ho[ b44h0zingo y1’1’t44h?** |
| **Azee’77['7n7 ats’77s biyi’ dahon7’32di bik’ehgo azee’ 1dei['7n7g77, specialist danil7n7g77, choizhdoo['88[go daats’7 naaltsoos h1 1l’88hgo, referral h0l=-go, t’47 beehaz’3?** |  |  |
| **D77 haa 1h1y3 bee naaltsoos hadily117g77, plan, daats’7 1k1 an1’1lwo’ [a’ doo yee has’32dago doo yik’4 ni’dool4e[da?** |  |  |

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Exclamation **Co-payments** 47 **b4eso t’11 [1h1gi 1n4elt’e’ nin1j7dl44h**, ashdla’ts’1ada b4esoda, $15, azee’ 77['7n7 insurance bik’4sti’go h1k1

iilwo’go bik’4 ni’jil44h.

* **Co-insurance** 47 insurance bik’4sti’go **h1k1 o’oolwodgo b33h azl99’ [ahd00 nid77l44[7g77** 0oly4. !n4elt’e’ nid77l44[7g77 47 t’11[1’7 b4eso bik’ehgo y11l w0lta’go, percent ha’n7n7g77, binahj8’ **h1k1 o’oolwodgo b33h 7l9 beehaz’1n7g77,** **allowed amount**, haash99 n4elt’e’ nid77l44[. Bee ak’i’diit88h biniy4 hane’go, azee’1l’98gi h1k1 o’oolwod d00 b7hwiisk32go b33h7l7n7g77 t’11[1’7 dim77l, $1,000, bee haz’32go, **allowed amount-7g77,** 47 binahj8’ bik’4 nid77l44[7g77 y7d0oltah. Naakidoot['izh b7ighahgo, 20%, w0lta’go naakidi neezn1diin, $200, bik’4 nid77l44[. Nahd44’ **deductible nihely4h7g77** t’ahdoo b7ighah yileehdago 47 nan7l4h7g77 [ahgo 1t’4edoo.
* Ni-insuranced66’ n7k1 o’oolwodgo b33h7l9 bee haz’1n7g77, **allowed amount**, binahj8’ nid77l44[7g77 y7d0o[tah. **Azee’77['7n7**  **doo bi[ a[ha’deet’1n7g77, out-of-network provider,** b33h7l9 beehaz’1n7g77 bil11hg00 haa yoosb32go bil11hg00 sil99’7g77 t’47 nid77l44[. Bee ak’i’diit88hgo baa hane’7g77, azee’1l’9 doo bi[ a[ha’deet’1n7g77 bi[ yah aj77y1ago d00 haa 1h1y32go hwiisk32go, dim77l d00 bi’aan ashdladi neezn1diin, $1,500, y33h da’as[98’go 1ko t’11 [1’7 dim77l, $1,000, 47 **b33h7l9 beehaz’33** n7t’65’go 47 ashdladi neezn1diin b4eso, $500, bil11hg00 h22h h11jil doo. Bil11hg00 sil99’7g77 47 t’11 h0 nij7l4e doo. (D77 k0t’4ego 47 **balance billing** dei[n7.)
* Naaltsoos bik’ehgo naa 1h1y1n7g77, plan, 47 **azee’77['7n7** k0t’4h7g77 choin7['98doo ni[n7i doo h11l1 47 b4eso t’11 h0 nijiil4, **deductibles, co-payments** d00 **co-insurance** 1daat’4h7g77 t’11 a’ohgo nijiil4e [eh.

| **K0t’1o azee’77['7n7 choo’9 bizhdidoo[t’ih** | | **!k1 an1’alwo’ bee haa 1h1y32 doolee[** | | **D77 bik’4 nid77l44[ azee’77['7n7 k0t’4h7g77 chois7n7['88dgo** | | | | **K0n7zahj8’ beehaz’3 d00 bee h1 hoo’aah doo7g77** | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Azee’77['7 bi[ a[ha’deet’1n7g77** | | **Azee’77['7n7 doo bi[ a[ha’deet’1n7g77** | |
| **Azee’77['7n7 bich’8’ nis7n7y1ago** | | Azee’77['7n7 7iyis77 hak’id4ez’99’7g77 h1k1 eelwodgo t7zhdiilyaa7g77da 47 doodago naalniih hodoolna’7g77 bich’8’ azee’ h22h 1yiilaa. | |  | |  | |  | |
| Azee’77['7n7 ats’77stahdi nahaz’32di be’azee’77['7n7, specialist, bich’8’ nijiy1ago | |  | |  | |  | |
| Azee’77['7n7 [ahgo 1daat’4h7g77, other practitioner, bich’8’nijiy1ago | |  | |  | |  | |
| Ats’77s bich’33h na’anishgo n1hodi’n4l’88h d00 naa[niih bich’8’ haa an1’1tsih | |  | |  | |  | |
| **Ats’77s naalkaah n1 1lyaago** | Ats’77s naalkaah agh1d7ldlaad d00 hadi[ naalkaah | |  | |  | |  | |
| Ats’77s bi[ an1’1lzho’go bigh1d7dlaad (CT/PET scans, MRIs 1daat’4h7g77) | |  | |  | |  | |
| **Azee’ bee y1’1t’44h jidoolee[7g77 [a’ n11zhn7dzingo**  **Azee’ bee haa 1h1y3 baa hane’7g77 h1d7n7’99’go kwe’4 d7d77’88[** www.[insert] | Azee’ Generic dei[n7igo a’ohgo b33h7l7n7g77 | |  | |  | |  | |
| Azee’ b7zhi’ 1daalyaa, brand name dei[n7igo d00 7iyis77 choo’7n7g77, preferred brand drugs, dei[n7 | |  | |  | |  | |
| Azee’ b7zhi’ 1daalyaa, brand name dei[n7n7g77 d00 doo ay0o choo’7n7g77, non-preferred dei[n7 | |  | |  | |  | |
| Azee’ t’11 [1h1go haz’3 biniy4 1lyaa7g77, specialty drug dei[n7n7g77 | |  | |  | |  | |
| **Azee’1l’98gi doo 1k0ne’ hwiisk32dago na’algizh bee ina’anish biniy4 jin7y1ago hona’azhnishgo** | Azee’1l’99g0ne’ hona’azhnishgo chodaoz’88d7g77 d00 jizd11g0ne’ bik’4 ni’iily4 (ats’77s naalgizhgo haa 1h1y1n7g77) | |  | |  | |  | |
| Azee’77['7n7 honaashnishgo b4eso yoos’b1n7g77 | |  | |  | |  | |
| **T’11 k’ad azee’77['7n7 sh7k1 adoolwo[ jin7zingo** | Azee’ 1l’99g0ne’ y4ego ach’8’ hodiin1ahgo ts98[go 1k1 i’iilyeedg0ne’ hona’azhnishgo | |  | |  | |  | |
| Y4ego 1j7t’4 jileehgo hach’8’ hodiin1ahgo bee azee’1l99g00 hodi’g44h7g77 choo’88hgo | |  | |  | |  | |
| T’1adoo hooy1n7 hach’8’ 1n1h00t’i haleehgo 1k1 i’iilyeed choo’88hgo | |  | |  | |  | |
| **Azee’1l’99g0ne’ yah ajigh1ahgo** | Azee’1l’99g0ne’ h1k1 e’elwo’go chodaa’7n7g77 bik’4 ni’iily4(bik’4 jizd1h7g77) | |  | |  | |  | |
| Azee’77['7n7 honaashnishgo b4eso yoos’b1n7g77 | |  | |  | |  | |
| **H1ni’ 47 doodago hanits4kees 1t’4ego 47 doodago tsi’na’ii[1h1 hodineeszi[go biniy4 jin7y1ago** | Anits4kees d00 y7n7 n11lzh--[j7 h1k1 an1’1lwo’ biniy4 n7j7d1ahgo | |  | |  | |  | |
| Anits4kees d00 y7n7 n11lzh--[j7 h1k1 an1’1lwo’ biniy4 azee’1l’99g0ne’ yah aj77y1ago | |  | |  | |  | |
| T’1adoole’4 tsi’na’ii[1h1 hodineeszi[go 1k1 an1’1lwo’ biniy4 n7j7d1ahgo | |  | |  | |  | |
| T’1adoole’4 tsi’na’ii[1h1 hodineeszi[go 1k1 an1’1lwo’ biniy4 azee’ 1l’99g0ne’ yah aj77y1ago | |  | |  | |  | |
| **Joolts32go** | Aw44’ t’ahdoo yich77go d00 yizhch99d00 bik’ij8’ azee’77['7n7 haa 1h1ly3 biniy4 n7j7d1ahgo | |  | |  | |  | |
| Aw44’ dooch77[ biniy4 azee’1l’99g0ne’ yah aj77y1ago h1k1 e’elwo’ d00 haa 1h1y3 | |  | |  | |  | |
| **H22h dahoo’a’d00 bik’i’j8’ hadziil d00 y1’1t’44h n7zhdoodlee[ biniy4 haa 1h1y3** | T’11 haghangi haa 1h1y3 | |  | |  | |  | |
| Hats’77s d00 h1ni’da bidziil 1n1ln4eh | |  | |  | |  | |
| Na’ad1 biniy4 haho’diln44h | |  | |  | |  | |
| Azee’ neik1h1 haa 1dahaly32gi jizd1 | |  | |  | |  | |
| Ats’77s y7k1 an1lwo’7, bee na’ad1h1 1daat’4h7g77 chojoo['9 | |  | |  | |  | |
| Azee’1l’99g0ne’ h1k1 an1’1lwo’ | |  | |  | |  | |
| **Na’1[ch7n7 biwoo’da bin11’da baa 1h1y3** | Bin11’ yee oo’98doo biniy4 b7’neel’22h | |  | |  | |  | |
| Bin1k’eesinil7 1ln44h | |  | |  | |  | |
| Biwoo’ b1 n1n4l’88h | |  | |  | |  | |

**!k1 an1’1lwo’ d00 haa 1h1y3 doo h1 bik’4 ni’iily4h7g77 d00 t’11 h1 bik’4 ni’iily4h7g77:**

|  |  |  |
| --- | --- | --- |
| **!k1 an1’1lwo’ doo h1 bik’4 ni’iily4h7g77 (D77 doo t’11 1t’4 bik1a’da. Naaltsoos bik’ehgo naa 1h1y3 had7t’4, policy, biyi’di doo bik’4 ni’iily4h7g77**  **h1d7d77’88[)** | | |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| **!k1 an1’1lwo’ h1 bik’4 ni’iily4h7g77 (D77 doo t’11 1t’4 bik1a’da. Naaltsoos bik’ehgo naa 1h1y3 had7t’4, policy, 47 1k1 an1’1lwo’ bik’4 ni’iily4 d00 b33h da’7l7n7g77 bik11’.)** | | |
|  |  |  |

**Beehaz’1anii bik’ehgo naa 1h1y1n7g77 t’11 n11sg00 bee nik’i ad4est’99’ doo:**

[insert applicable information from instructions]

**Ha’1t’7ida doo ni[ aan77g00 4’elyaago d00 nihoot’32go baa saad hod77[ee[ d00 nihoot’1n7g77 baa n1hwiid7n0ot’88[:**

Naa 1h1y32goha’1t’7ida **baa saad hon7[=-go** 47 doodago ha’1t’7ida doo n1 l3 azl99’g00 **nihoot’32go n7d7n0ol’88[** did7inii[ 47 doodago baa n1hwiid7n0ot’88[ biniy4 naaltsoos nid77[tsos. Bee n1haz’1n7g77da, 1k1 e’elyeeda, d77 kwe’4 hane’7g77da, b7na’7d7[kidgo kwe’4 na’7d7d77[ki[: [insert applicable contact information from instructions].

––––––––––––––––––*Naaltsoos an11hooltahg0ne’ 47 haa 1h1y32go b33h da’7l7n7g77 bee ak’i’diit88h biniy4 bik’e 1dahoolyaa.–––––––––––*–––––

**Bee ak’i’diit88h biniy4 1k1 i’iilyeed b33h7l9 baa hane’7g77:**

D77 t’00 bee ak’idi’doot99[ biniy4 hane’ 1lyaa7g77 47 bik’ehgo haa 1h1y3, plan, azee’77['7n7 chojoos’88dgo b33h da’7l7n7g77 d00 h1 bik’4 ni’iily4h7g77 baa 1ko hwiid7n0odz88[ biniy4 1lyaa. D77 hane’ binahj8’ a['22 1daat’4ego haa 1h1y3 bee i’iilyeed naaltsoos bee hadadilne’7g77 baa nits1h1kees.

**D77 b33h7l9 dabik1ago**

**baa hane’7g77 47 bee**

**ak’idi’doot99[ biniy4**

**1lyaa.**

D77 jin7k’ehgo y11l dabik11’7g77 47 t’00 bee hane’7g77 1daat’4. Naa 1h1y3 bee n1 oonishd66’ 47 [ahgo 1dan4elt’e’go nidooly44[ daan7idoo. B33h7l9 kwe’4 dabik11’7g77 doo bik’ehgo azee’77['7n7 haa iidoo[b88[7g77 n7j0l7ida doo.

D77 naaltsoos an11hooltahgo bik11’7g77 47 d77 t’00 jin7k’ehgo hane’7g77 hazh0’0 yaa halne’.

**Awee’ yizhch98go**(T’1adoo 1t’4h4g00 azhch98go)

**Exclamation**

◼ **Azee’77['7n7 haa yoosb1n7g77** $7,540

◼ **Haa 1h1y1n7d66 nay7l4** $

◼ **B7k1 an1’1lwo’ii niidool44[:** $

**Haa 1h1y32go b33h7l9 a['22 nidaasdzo:**

|  |  |
| --- | --- |
| Azee’ 1l’98g0ne’ am1 yik’4 sid1h7g77 | $2,700 |
| Asdz1n7 yilts32go d00 a[ch77h d00 bik’ij8’ baa 1h1y3 | $2,100 |
| Azee’ 1l’98g0ne’ aw44’ yik’4 sid1h7g77 | $900 |
| Hwe’iilghaazh | $900 |
| Ats’77s naalkaah, lab tests dei[n7n7g77 | $500 |
| Azee’ h1 1n1l’88h | $200 |
| Agh1’d7ldlaad | $200 |
| Naa[niih bich’8’ azee’ h22h 1l’9 | $40 |
| **Ah7ilta’go** | **$7,540** |

**B7k1 an1’1lwo’7g77 niidool44[:**

|  |  |
| --- | --- |
| T’11 h0 ni’jiil4, Deductibles-7g77 | $ |
| T’11 h0 ni’jiil4, Co-pays-7g77 | $ |
| T’11 h0 ni’jiil4, Co-insurance-7g77 | $ |
| H1 ni’iily4 beehaz’1n7g77 47 doodago doo beehaz’1n7g77 | $ |
| **Ah7ilta’go** | **$** |

**Ats’77s ch’iy11n doo hazh0’0 choyoo['9 yileeh naaki bee w0j7h7g77 bich’8’ 1daa 1h1y3** (k’ad 1k0j7t’4ego )

◼ **Azee’77['7n7 haa yoosb1n7g77** $5,400

◼ **Haa 1h1y1n7d66 nay7l4** $

◼ **B7k1 an1’1lwo’ii niidool44[:** $

**Haa 1h1y32go b33h7l9 a[‘22 nidaasdzo:**

|  |  |
| --- | --- |
| Azee’ h1 1n1l’88h | $2,900 |
| Bee na’anish7 chodaa’7n7g77 | $1,300 |
| Azee’77[‘7n7 baa n7j7d1ahgo n1hon4l’88h | $ 700 |
| Nahodi’nitin7g77 | $ 300 |
| Ats’77s nin1lkah7g77 | $ 100 |
| Naa[niih bich’8’ azee’ h22h 1l’9 | $ 100 |
| **Ah7ilta’go** | **$5,400** |

**B7k1 an1’1lwo’ii niidool44[:**

|  |  |
| --- | --- |
| T’11 h0 ni’jiil4, Deductibles-7g77 | $ |
| T’11 h0 ni’jiil4, Co-pays-7g77 | $ |
| T’11 h0 ni’jiil4, Co-insurance-7g77 | $ |
| H1 ni’iily4 beehaz’1n7g77 47 doodago doo beehaz’1n7g77 | $ |
| **Ah7ilta’go** | **$** |

7 of 8 quote from the document or the summary of an interesting point. You can position the text box anywhere in the document. Use the Text Box Tools tab to change the formatting of the pull quote text box.]

**!k1 o’oolwodgo b33h da’7l9 bik’i’di’doot88[ biniy4 baa hane’7g77 b7na’7d7kid d00 baa hane’:**

**Ha’1t’77l1 baa nits1h1kees go binahj8’ 1k1 o’oolwodgo b33h da’7l9 bik’eh 1dahoolyaa?**

 **4eso 1ch’33h naa’nil bee ats’77s baa**

**1h1y3 bik’4 nihely4, premiums,** doo

atah bi[ 44lta’da.

 Y11l b33h7l9 1daalyaa7g77 47 adahwiis’11g00 1k1 e’elwo’go bik’4 nidahaly4h7g77 bik’ehgo 1lyaa. W11shindoondi Ats’77s Baa !h1y3 bi[ haz’33d66’ nih1 1dayiilaa, 11d00 doo haa’7da b7l1’ashdla’ii bi[ haz’3 1da’a['9 47 doodago doo insurance bik’ehgo 1lyaada.

 B7k1 e’elyeed7g77 bits’77s 1t’4h7g77 biniinaa doo h22h yit’98da 47 doodago t’11 77d33’ 1j7t’4h7g77 doo hak’i’j8’ si’32da.

 !k1 an1’1lwo’ d00 haa 1h1y3 t’11 a[tso t’11 [a’7 yihah7g77 biyi’ bik’ehgo 1daalyaa.

* Azee’77['7n7 yoosb1n7g77 doo [a’ n11 hodl=-da.

 Azee’77['7n7 1k1 eelwodgo binahj8’ haa oozb1n7g77 47 bik11’ 1daalyaa7g77 t’4iy1 binahj8’ 1lyaa. T’11 h0 hab4eso nizhdool44[, out-of-pocket, 47 biniy4 h1k1 o’oolwod daasdzoh7g77 t’47 binahj8’ bik11’ 1lyaa.

 **Azee’77['7n7 bi[ a[ha’deet’1n7g77** t’47 honaashnish. **Azee’77['7n7 doo bi[ a[ha’deet’1n7g77** 47 [3 b33h7l9.

**Bee ak’i’di’doot99[ biniy4 baa h00ne’7g77sh ha’1t’77 7iyis77 yaa halne’?**

Azee’77['7n7 h1 7’iilaa binahj8’ hane’7g77 47 n1hahd00 1[ts4 nijiil44h, deductibles, d00 [ahd00 nijiil4, copayments d00 coinsurance, ah7deidzogo baa 1ko hwiinidzin. T’11 h0 nizhdool44[ d00 doo bik’4 na’azl1h7g77 baa 1kohwiinidzin.

**Bee ak’i’diit88hgo hane’ 1daalyaa7g77sh bik’ehgo n11sg00 bik’ehgo sh7k1 i’doolwo[?**

**Dooda.** Azee’77['7n7 h1 7’iilaa7g77 47 t’00

binahj8’ hane’. N1 4’4lyaago d00 n7k1 o’oolwod7g77sh99 [ahgo 1t’4e doo t’11 1niid binahj8’ h00ne’7g77 biniy4 n7k1 o’oolwodgo ne’azee’77['7n7 1n7[n7n7g77 bik’ehgo, nin11hai7g77, nich’8’ an1h00t’i’7g77, d00 t’11 d7kw77g00sh99 1dahoot’4h7g77 a[d0’ binahj8’ doo ahehoo[t’4eda doo.

**Bee 1k’i’diit88hgo baa h00ne’7g77 daats’7 n11sg00 shaa n7’7ib88h7g77 bik’ehgo y7n7shta’doo?**

**Dooda.** D77 baa h0ohane’go b33h7l9 1daalyaa7g77 47 doo k’ad b33h da’7l9 1daat’4h7g77 1t’4eda. Choo’98go bee y11l b33h da’7l9 bik’ehgo haa iidoob88[7g77 w0lta’ doo biniy4 1t’4eda. **Providers** naa iidoo[b88[7g77 47 [ahgo 1daat’4edoo.

**Baa h00ne’7g77sh bik’ehgo insurance a[h22 nizhdooni[?**

**Aoo’.** Ats’77s baa 1h1y3 b33h da’7l9 Summary of Benefits and Coverage, haa 1h1y3 bee h1 haz’1n7g77, woly4ego insurance hadadeidi['9 47 binahj8’ a[h22 nizhdooni[. Nid77l44[ n7n7g0ne’ bee 44h0zin. H0doo [3 nijiil44g00 47 [3 h1 nihely4edoo.

**Insurance a[h22 naashnilgo daats’7 t’1adoole’4 b33h ni’iileeh7g77 bee a[h22h nideeshni[?**

**Aoo’.** Insurance bik’4 nihely4h7g77, **premium**, 47 al1ahgo d7n77['88[. **Premium** doo 7l99g00 47 n7l1ahdi azee’77['7n7 bich’8’ t’11 h0 hab4eso nijiil4h7g77, out of pocket, [3 nijiil4e [eh. !1[ ha’n7n7g77 **deductibles, co-** **payments,** d00 **co-insurance** [ahgo 1y0sin. !k1 an1’1lwo’ h1 bik’4 ni’iily4 biniy4 b4eso yah ajiiln7i[go y1’1t’44h. !1[ ha’n7n7g77 47 Health savings accounts (HSAs), d00 flexible spending arrangements (FSAs) 47 doodago health reimbursement accounts (HRAs) 47 b4eso t’11 h0 nin1j7dl44h7g77 h1k1 an7daalwo’go h1 nidayiil4.