

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. **This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.vantagehealthplan.com](http://www.vantagehealthplan.com) or call toll-free at (844) 833-7505. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.vantagehealthplan.com](http://www.vantagehealthplan.com) or call (844) 833-7505 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; For In-Network Providers \$5,500 Individual or \$11,000 Family; for <a href="#">Out-of-Network Providers</a> \$8,000 Individual or \$16,000 Family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. Wellness and <a href="#">preventive care</a> are not subject to the <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You do not have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For In-Network Providers \$7,200 Individual/\$14,400 Family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, <a href="#">cost sharing</a> for out-of-network services, some <a href="#">coinsurance</a> on certain services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://VantageHealthPlan.com">VantageHealthPlan.com</a> and click "Find a Provider" or call (844) 833-7505 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.vantagehealthplan.com](http://www.vantagehealthplan.com).



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	<a href="#">Specialist</a> visit	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	No charge. <a href="#">Deductible</a> does not apply.	50% <a href="#">coinsurance</a> . <a href="#">Deductible</a> does not apply.	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	Imaging (CT/PET scans, MRIs)	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.vantagehealthplan.com">www.vantagehealthplan.com</a>	Tier I <a href="#">Prescription Drugs</a>	No Charge	0% <a href="#">coinsurance</a> (retail/mail order)	Not covered	None.
	Tier II <a href="#">Prescription Drugs</a>	No Charge	50% <a href="#">coinsurance</a> (retail/mail order)	Not covered	None.
	Tier III <a href="#">Prescription Drugs</a>	No Charge	50% <a href="#">coinsurance</a> (retail/mail order)	Not covered	None.
	Tier IV <a href="#">Prescription Drugs</a>	No Charge	50% <a href="#">coinsurance</a> (retail/mail order)	Not covered	None.
	Tier V <a href="#">Prescription Drugs</a>	No Charge	50% <a href="#">coinsurance</a> (retail only)	Not covered	None.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.vantagehealthplan.com](http://www.vantagehealthplan.com).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	Physician/surgeon fees	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Worldwide emergency coverage.
	<a href="#">Emergency medical transportation</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Emergency criteria required.
	<a href="#">Urgent care</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required on follow-up visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	Physician/surgeon fees	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None.
	Inpatient services	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
If you are pregnant	Office visits	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Cost share on initial visit only. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">deductible</a> , or <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	Childbirth/delivery facility services	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.vantagehealthplan.com](http://www.vantagehealthplan.com).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Pre-authorization</a> required.
	<a href="#">Rehabilitation services</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	<a href="#">Habilitation services</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	<a href="#">Skilled nursing care</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	<a href="#">Durable medical equipment</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	<a href="#">Pre-authorization</a> required.
	<a href="#">Hospice services</a>	No Charge	50% <a href="#">coinsurance</a>	Not covered	<a href="#">Pre-authorization</a> required.
If your child needs dental or eye care	Children’s eye exam	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	Limit 1 visit per benefit period.
	Children’s glasses	No Charge	50% <a href="#">coinsurance</a> .	50% <a href="#">coinsurance</a>	Limitations may apply.
	Children’s dental check-up	No Charge	No charge. <a href="#">Deductible</a> does not apply.	No charge. <a href="#">Deductible</a> does not apply.	Limit 2 visits per calendar year.

**Excluded Services & Other Covered Services:**

**Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)**

- Acupuncture
- Bariatric surgery
- Cosmetic Surgery
- Elective abortions (except when provided to save the life of the mother)
- Infertility Treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.

**Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your [plan](#) document.)**

- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs (Vantage Wellness Program only)

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.vantagehealthplan.com](http://www.vantagehealthplan.com).

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa> Mississippi Insurance Department, Consumer Services Division, P.O. Box 79, Jackson, MS 39205 or call 1-800-562-2957. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact Mississippi Insurance Department, Consumer Services Division, P.O. Box 79, Jackson, MS 39205 or call 1-800-562-2957.

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet Minimum Value Standards? Yes**

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

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-823-1910 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-823-1910 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-823-1910 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-888-823-1910 (TTY 711).

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

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\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.vantagehealthplan.com](http://www.vantagehealthplan.com).

About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500
■ <a href="#">Specialist</a> (OB/GYN) <a href="#">coinsurance</a>	50%	■ <a href="#">Primary Care Physician</a> <a href="#">coinsurance</a>	50%	■ <a href="#">Specialist</a> <a href="#">coinsurance</a>	50%
■ Hospital (facility) <a href="#">coinsurance</a>	50%	■ Hospital (facility) <a href="#">coinsurance</a>	50%	■ Hospital (facility) <a href="#">coinsurance</a>	50%
■ Other <a href="#">coinsurance</a>	50%	■ Other <a href="#">coinsurance</a>	50%	■ Other <a href="#">coinsurance</a>	50%
This EXAMPLE event includes services like: <a href="#">Specialist</a> (OB/GYN) office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <a href="#">Diagnostic tests</a> ( <i>ultrasounds and blood work</i> ) <a href="#">Specialist visit</a> ( <i>anesthesia</i> )		This EXAMPLE event includes services like: <a href="#">Primary care physician</a> office visits ( <i>including disease education</i> ) <a href="#">Diagnostic tests</a> ( <i>blood work</i> ) <a href="#">Prescription drugs</a> <a href="#">Durable medical equipment</a> ( <i>glucose meter</i> )		This EXAMPLE event includes services like: <a href="#">Emergency room care</a> ( <i>including medical supplies</i> ) <a href="#">Diagnostic test</a> ( <i>x-ray</i> ) <a href="#">Durable medical equipment</a> ( <i>crutches</i> ) <a href="#">Rehabilitation services</a> ( <i>physical therapy</i> )	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0	<a href="#">Deductibles</a>	\$0	<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0	<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0	<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$60</b>	<b>The total Joe would pay is</b>	<b>\$20</b>	<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient received care from an IHCP provider or with ICHP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher

## Addendum: Language Access Services

If you, or someone you're helping, have questions about Vantage Health Plan or the Marketplace, you have the right to get help and information in your preferred language at no cost. To talk with an interpreter, call Member Services, 1-888-823-1910 (TTY 711).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Vantage Health Plan or the Marketplace, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-888-823-1910 (TTY 711).

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Vantage Health Plan or the Marketplace, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-888-823-1910 (TTY 711).

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Vantage Health Plan or the Marketplace, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-888-823-1910 (TTY 711).

如果您，或是您正在協助的對象，有關於[插入 SBM 項目的名稱 Vantage Health Plan or the Marketplace, 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-888-823-1910 (TTY 711)]。

صو صخب ءلئسا هءعاست صخش بءل وأ كءءل ناك نأ، تامولعملاو ءءعاسملا نلع لوصحلا ىف قحلا كءءلف ب لءنا مءرتم عم ئءحئل. ءفلكت ءءا نوء نم كءءلب ءءرورضلا. 1-888-823-1910 (TTY 711).

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Vantage Health Plan or the Marketplace, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-888-823-1910 (TTY 711).

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Vantage Health Plan or the Marketplace, 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-888-823-1910 (TTY 711).로 전화하십시오.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Vantage Health Plan or the Marketplace, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-888-823-1910 (TTY 711).

ຖ້າທ່ານ, ຫຼື ຄົນ ທ່ານ ກຳ ລັງ ຈຸ ລຸ ວ ຍ ຫຼື ອ, ມໍ ຄ າ ຖ າ ມ ກ ັ ງ ອ ກ ັ ບ Vantage Health Plan or the Marketplace, ທ່ານ ມີ ສ ດ ທ ຈ ລ ຈ ຳ ຮັ ບ ກ າ ນ ຈຸ ລຸ ວ ຍ ຫຼື ອ ແ ລ ະ ອໍ ຂໍ ມູ ນ ຂໍ າ ອ ສ າ ນ ທ ບ ບໍ ນ ພ າ ສ າ ຂ ອ ງ ທ າ ນ ບ ມ ຄ າ າ ຈໍ ຈ າ ຍ. 1-888-823-1910 (TTY 711).

ご本人様、またはお客様の身の回りの方でも、Vantage Health Plan or the Marketplace, についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入力したりすることができます。料金はかかりません。通訳とお話される場合 1-888-823-1910 (TTY 711).までお電話ください。

اگر آپ، یا کوئی ایسا شخص جس کی آپ مدد کر رہے ہیں، وانٹیج ہیلتھ پلان یا مارکیٹ پلین کے بارے میں سوالات کرتے ہیں، تو آپ کو اپنی پسندیدہ زبان میں مدد اور معلومات کسی قیمت پر حاصل کرنے کا حق حاصل ہے۔ ترجمان سے بات کرنے کے لئے، ممبر سروسز کو کال کریں، 1-888-823-1910 ٹی ٹی وائی 711

Falls Sie oder jemand, dem Sie helfen, Fragen zum Vantage Health Plan or the Marketplace, haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-888-823-1910 (TTY 711) an.

اگر شما، یا کسی کہ شما در حال کمک به، سوالاتی در مورد طرح بهداشت و درمان Vantage و یا بازار، شما حق دریافت کمک و اطلاعات در زبان مورد علاقه خود را بدون هیچ هزینه ای. برای صحبت با یک مترجم، با خدمات عضو، 1-888-823-1910 (TTY 711) تماس بگیرید.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Vantage Health Plan or the Marketplace, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-888-823-1910 (TTY 711).

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Vantage Health Plan or the Marketplace, คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดคุย กับ ลาม โทร 1-888-823-1910 (TTY 711).